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**1995 SPRC
GUIDE FOR HOUSEHOLD BUDGETING**

Social Planning & Research Council

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of Hamilton-Wentworth

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A United Way Member Agency



**1995 SPRC
GUIDE FOR HOUSEHOLD BUDGETING**

November, 1995

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No research project develops in a vacuum. The work involved in producing this latest version of the SPRC Guide for Household Budgeting gave us pause to think of the thoughtfulness and effort that must have been invested by those who preceded us in producing earlier versions of the SPRC Budget Guide, the Metropolitan Toronto Social Planning Council's Household Budget Guides, and Manitoba Agriculture's Budget Guides. Their publications provided a strong base from which to extend further the concept of a budget that might capture the true costs of living in a community.

We wish to acknowledge the invaluable assistance provided to us by individuals and staff members affiliated with the agencies, businesses, Government Ministries and Departments, and organizations listed on the following pages, who provided expertise and/or access to relevant information. Our "simple" phone calls or personal visits to gather resource documents and price merchandise often resulted in interested enquiries from staff and not only answers to our questions, but suggestions of other sources of information and further issues for discussion. The list on the following pages identifies in bold print those community informants who went beyond our expectations in assisting our work on this project. We sincerely regret any omissions to this list.

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and research staff:

Sharon Gordon Mendyk
Stan Mendyk
Anita Philpott

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Hamilton-Wentworth Community Housing Registry
Health Priorities Analysis Unit
Health Canada Food Guide To Healthy Eating - Educational Services
Housing Help Centre of Hamilton-Wentworth
IDA Drug Stores (Main St. E., Hamilton; Queenston Rd., Stoney Creek)
Jumbo Video (Dundurn St. S., Hamilton)
K-Mart Canada Limited (Barton St. E.)
Kirkendall-Strathcona Neighbourhood House
LensCrafters (Limeridge Mall, Hamilton)
Liberty Health (Toronto)
Liquor Control Board of Ontario
Marlin Travel
McMaster University Student Financial Aid and Scholarship
Metropolitan Hamilton Real Estate Board
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Ontario Ministry of Agriculture & Food Hamilton-Wentworth Regional Office (Ancaster)
Ontario Ministry of Transportation Driver Examination Office (Kenora St., Hamilton)

Ontario Ministry of Education & Training Regional Office
Ontario Ministry of Health Drug Benefits (Senior Citizens) Program
Ontario Ministry of Health Health Insurance Program
Planned Parenthood Society of Hamilton
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Regional Municipality of Hamilton-Wentworth Department of Health Services - CINOT Program
Regional Municipality of Hamilton-Wentworth Finance Department
Regional Municipality of Hamilton-Wentworth Planning Department
Regional Municipality of Hamilton-Wentworth Social Services Department, Home Management Program
Revenue Canada - Taxation
Rogers Cablesystems
Royal LePage (Toronto)
Ryerson Recreation Centre
Sears Canada Inc. (Greater Hamilton Shopping Centre)
Shoppers Drug Mart (Dundurn St. S., Hamilton; Grimsby Square Plaza, Grimsby;
Queenston Mall, Stoney Creek)
St. John Ambulance Association
Star Cleaners
The Barn Fruit Markets - Home Economists
The Barn Fruit Markets (York & Hess, Hamilton)
The Hamilton Spectator
Tony and Carmen Hair Salon (Eastgate Square, Hamilton)
Toys'R'Us
Union Gas
Victorian Order of Nurses Home Care Program
YMCA (McNab St., Hamilton)
YWCA (James St. S., Hamilton)
Zellers Ltd. (Queenston Mall, Stoney Creek; County Fair Plaza, Hamilton)

FOREWORD

The Social Planning and Research Council of Hamilton-Wentworth (SPRC) developed its first household budget guide in 1986. This first publication borrowed methods and ideas from other budget guides that were intended to present in one reference community living standards and costs. In particular the 1986 SPRC Guide was based on standards contained in the social Planning Council of Metropolitan Toronto's Guides for Family Budgeting, 1984. Details regarding methods of determining standards and costs are contained in the five volumes of the Social Planning Council of Metropolitan Toronto's 1981 Methodology Study. Reasons for the SPRC to adopt these methods and approaches have been discussed in previous versions.

The 1995 SPRC Guide for Household Budgeting in Hamilton-Wentworth is intended to reflect basic living standards and considerations for people living within the Region. It differs from another well-known standard, Statistics Canada's "Low Income Cut-Offs", in that it goes beyond the basic necessities of food, shelter and clothing.¹ We believe this Guide provides a better indication of the cost of living by including other considerations and costs related to transportation, personal care, dependent care and recreation - to name but a few. These additional items help reflect a more realistic community living standard. This broadened focus on day-to-day costs of living suggests that the sections in this Guide, when considered together, attempt to represent an *adequate budget for well-being*. SPRC is committed to promoting a healthy and sustainable community, and the figures that may be obtained by following this Guide represent the "**SPRC minimum budget line**".

Feedback from users of previous Guides has suggested that the SPRC Guides are consulted as a source of standards and costs that are used for planning and policy setting by community agencies and organizations in Hamilton-Wentworth, as well as in the legal system (e.g., for determining appropriate levels of support payments in cases of family break-up). It should be noted that the costs presented in this Guide reflect **full regular retail prices** for brand-name items wherever applicable. Households can lower their costs by comparison shopping, buying items "on sale", buying second-hand goods, bartering for goods and services, and using a number of other money-saving strategies. However, an attempt has been made to indicate in each section some of the constraints which may affect different households in their ability or desire to utilize some or all of these cost-cutting strategies. **It should not be assumed that every household can or should shop or access the least expensive goods and services.**

An attempt has been made in this update, given the users' feedback, to revise the various sections (e.g., recreation, clothing, communication) to reflect better the living costs and considerations in this Region. The SPRC Guides are more detailed and provide expanded categories and considerations of needs for daily living than do Statistics Canada's Low Income Cut-Offs; yet we would suggest that they are nevertheless minimum standards and costs for budgeting purposes, to maintain well-being.

¹ The rationale supporting Statistics Canada's use of the Low Income Cut-Off measurement is currently under review and there is some indication that this measure may be superseded by another measure of low income. Refer to Spector, A. (Summer, 1993), "Measuring low incomes in Canada". Canadian Social Trends, 25, pp. 8-10. Minister of Supply and Services Canada.

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GUIDE FOR HOUSEHOLD BUDGETING 1995

SECTION 1.0

INTRODUCTION

1995 SPRC GUIDE FOR HOUSEHOLD BUDGETING

SECTION 1.0 INTRODUCTION

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1.0 INTRODUCTION

The 1995 SPRC Guide for Household Budgeting in Hamilton-Wentworth has undergone some significant revisions since the first document printed in 1986. This 1995 update is based on actual costs for a variety of items; it does not contain updated costs using the disaggregated Consumer Price Index as did its 1990 predecessor.

The 1995 SPRC Guide for Household Budgeting in Hamilton-Wentworth presents living costs in the form of budget considerations that address household food requirements, shelter costs, clothing, home furnishings and maintenance, health care, personal care, transportation and certain discretionary expenditures such as recreation and communication. Budget estimates can be related to household size, age, sex, occupation, whether a person owns a vehicle, and whether a person owns her/his home. This Guide is a general reference indicating some common costs of living within the Regional Municipality of Hamilton-Wentworth.

1.1 PURPOSE OF THE GUIDE

In general, this Guide is intended to be a collection of the major categories of expenses that households could expect to have if they are searching for a *minimum* of goods and services for their personal well-being. Although the Guide may appear to contain much detail, there are many expenses not included because of the potential range of these costs (e.g., union fees, uniforms, etc.). It is also a reference for some adequate standards of living for specific categories of household expenditures (e.g., personal care).

The Guide may be useful as a general resource:

- a) It may be used by social service agencies as an educational and counselling tool with families and individuals in matters concerning money management. Budgeting problems are evident in all income groups in the Region.
- b) It may be used by households in planning and developing their own household budgets. For example, it can help households make decisions regarding the adequacy of potential income from a job offer, whether a new apartment or house is affordable given all the other expenses, etc.
- c) It could be a useful reference for voluntary organizations, governments and other authorities that provide financial assistance. It offers organizations guidelines for standards and costs by which to assess some of the more common costs of living and the adequacy of income maintenance programs.
- d) It can also be a reference for social service agencies in setting equitable fees for services such as day care and counselling (e.g., in developing sliding scales that reflect realistic expectations of clients' abilities to pay).
- e) It can help orient prospective/new residents to the costs of living and minimum income required to maintain well-being in the Hamilton-Wentworth Region.
- f) It can assist households and individuals in projecting required income levels needed to accommodate life cycle changes (e.g., establishing a new household, family planning decisions, changes in insurance needs, retirement planning, etc.).
- g) It can also help employers determine adequate remuneration for their employees (i.e., better

understand the impact of changes to salary and benefits packages on their employees' well-being), particularly in this time of corporate restructuring. It is suggested that those who support the Region's "Vision 2020" may find this Guide useful.

Differences in household composition such as number of members, sex of members, age of members and occupational status have been used in the past to identify and differentiate household expenditures and costs. The current SPRC Guide considers these factors to provide users with tools to estimate *gross budgets only* for households reflecting such compositions. For example, the pro-rated annual cost of a wardrobe for a male working in a white-collar job would reflect higher costs for items such as a "sports jacket" than would the annual budget for a male working in a blue-collar job. Similarly, the cost of a newspaper subscription would be allocated to only one adult member of a household where more than one adult reside.

Although a number of factors have been taken into consideration in developing this budget guide, it cannot be emphasized enough that:

Even though a particular household may have an income that covers the expenditures suggested in this Guide, that household may not necessarily be meeting all of its needs.

1.2 DISCLAIMERS

The 1995 SPRC Guide is intended to indicate some common expenses incurred in day-to-day life by people living within the Regional Municipality of Hamilton-Wentworth. Users of this Guide are advised to keep the following in mind:

- The 1995 SPRC Guide does not indicate the cost of basic subsistence living only in the Region because that would not support the notion of healthy living as described in many documents, including the Regional strategic plan for sustainable community development.¹
- The 1995 SPRC Guide does not attempt to provide budget guidelines for persons with special needs. Listing the great variety of needs exhibited by residents of Hamilton-Wentworth and specifying the varying degrees of economic impact of those needs on household expenditures is beyond the scope of the present exercise.
- Neither does the 1995 Guide intend to proscribe a standard of living that should be assumed by individuals from households that are experiencing break-up and are seeking ways to minimize living or support costs. In such cases the standard of living that had been attained when the household was together should be considered beyond the suggestions provided in the SPRC Guide to ensure the well-being of dependent household members, particularly children and other vulnerable individuals.
- The 1995 Guide does not adequately cover the theme of ethnic or cultural diversity. The clothes worn and the foods prepared and eaten by the variety of ethnocultural groups which comprise the Regional population are just two of the most obvious examples of topics which were not explored in this Guide.
- Where consultation with knowledgeable persons indicated that common standards should not be set, or the range of costs for budget items may be significantly varied because many different factors may contribute to cost differentials, this Guide has not attempted to set one common cost. Rather, users of this Guide are encouraged to work through individual household needs and costs to determine adequate budgets for these items.²

1.3 DEVELOPMENT OF STANDARDS AND COSTS FOR THIS GUIDE

Developing a guide to common household expenditures in Hamilton-Wentworth

To assist users of this general reference in using the SPRC Guide appropriately a fundamental change in terminology has been introduced into the current version. The concept of an "adequate budget" or an "adequate standard of living" has been replaced with discussions of "common expenditures" that reflect expert or specialist judgement as well as community trends, preferences and needs as indicated by community people. The cost considerations indicated in the 1995 SPRC Guide may be said to reflect the **"SPRC minimum budget line"**.

Much of the information contained in this Guide is based on standards used in previous versions. For example, the clothing standards identified by the Social Planning Council of Metropolitan Toronto for its Budget Guides, and Health Canada's Canada's Food Guide to Healthy Eating have provided the starting point for determining clothing and food costs, respectively, in Hamilton-Wentworth. These preliminary guidelines have been enhanced by consulting selected experts and specialists (e.g., nutritionists, social workers, retailers) and consumers of the various goods and services to determine the adequacy or relevance of those externally-derived standards to the Hamilton-Wentworth situation.

It should be noted that the consultations conducted for this version of the Guide were intended to provide a general idea only of the perceived validity of the original standards for this community at this time.

Objectivity

Most households would likely define the cost of living in terms of their own particular expenditures. However, measures of living costs, more objective than individual judgements, enter into a variety of situations. There are two common methods by which standards and costs of living have been determined in other Guides, both of which are often combined in practice:

- Goods and services to be included in a standard may be based on the typical purchases made by sample groups of households as an indication of how people at specific income or occupation levels, on average, spend their incomes.³
- Standards for household levels of living may also be determined with the help of expert and specialist judgement as to goods and services necessary to maintain the physical and social functioning of households. In some cases (e.g., nutrition, housing), information is provided to indicate adequate standards as determined by professionals in those areas (e.g., nutritionists, social scientists).⁴

The current SPRC Guide recognizes yet two other sources of information. First, a number of residents of the Region including some who have first-hand knowledge of living at a minimal level of subsistence commented on the adequacy of the compiled expenditures and costs presented in this SPRC Guide. This source may be considered as less objective in the statistical sense, but the information may be more reflective of community values and costs.

Second, Statistics Canada publications (e.g., Family Expenditures in Canada) provided valuable information on household expenditures.

So it is these four resources - the conventional standards, the expert and specialist "opinions", some local consumers, and published reports - that have been utilized to develop the current expenditure suggestions for the 1995 SPRC Guide.

The discussions in each section of the Guide reflect these consultations. *The discussions are intended to bring to the reader's attention factors that may change "the bottom line" of the proposed budget figures to reflect the actual expenditures that a particular household should consider in developing its own budget - i.e., to reflect the "SPRC minimum budget line" for that household.*

Costing approach

The 1995 SPRC Guide presents the actual costs of goods and services in the Regional Municipality of Hamilton-Wentworth as compiled between February and May, 1995 unless otherwise stated. Regularly priced items and name brand items have been included. Provincial and federal point-of-sale taxes have not been included in the calculations.

The methodology of the 1995 Guide digresses from the 1990 version in that it is based as much as possible on actual selected costs rather than the disaggregated Consumer Price Index. This is similar to the approach used by Manitoba Agriculture's Budget Guides 1994 produced by its Home Economics Technical Services and Training Branch. In addition, the standards and approaches utilized in the Toronto Guides have been modified whenever appropriate based on consultations with knowledgeable people in the community who were invited to contribute to and comment on the draft chapters of the developing SPRC Guide. As a result, the 1995 SPRC Guide attempts to reflect better the unique demographic and economic context of the Region.

1.4 GENERAL CONSIDERATIONS REGARDING THE ADEQUACY OF SUGGESTED BUDGET FIGURES

Shopping practices

Costs in certain categories can be reduced in a variety of ways, for example, by buying in bulk, buying generic brand items, waiting for "sales" or buying second-hand items. However, more than marginal income is necessary to shop this way as money has to be available to take advantage of lower-priced items at times that may not coincide with actual household needs. In addition, the quality of goods may not be as good as that of new, brand-name items. This could result in greater long-term expenditures to compensate for inadequate or sub-standard goods.

Furthermore, a number of retailers offer discounts to shoppers that are reflected in point-of-sale prices on specific items (e.g., some major grocery and stationary stores offer discount cards to clients in lieu of coupons) while other retailers offer incentive points that can be redeemed against expenses in other budget categories (e.g., credits that can be applied against gifts items, services, "air miles", etc.).

The variety of ways in which consumers can save money is a matter of personal choice, but many constraints also must be considered. For example, a single parent who works outside the home may have to forego "bargain hunting" in order to adequately assume other responsibilities of parenting and household management. A person with a physical disability who does not drive may not be able to access some stores on a timely basis. Time available to pursue bargains and the ability to attend sales events are only two of the many considerations in shopping practices.

Depreciation and predicted lifespan of purchases

Another consideration regarding the adequacy of suggested budget figures relates to the approach to costing items which depreciate (lose value over time) or are expected to last for more than one year. The annual pro-rated cost of items which depreciate (e.g., household appliances) or items designed to last

more than one year (e.g., clothing or personal care items) is provided in the Guide.

It should be kept in mind that a refrigerator that is expected to last 15 years may nevertheless need to be replaced in 10 years if repair costs are excessive or if savings from a new and improved energy-efficient model would be more cost-effective in the long term. Similarly, children who experience significant growth spurts may require new wardrobes before their old clothes are worn out. The suggested life spans of articles identified in this way in the Guide are intended to be used as guidelines only, suggesting some minimum considerations for expenditures for which households should be financially prepared.

The credit option

Often, several major unplanned expenditures may have been made in one year. If a savings or "contingency" fund is depleted, then buying on credit would in effect raise the replacement cost of items purchased that way. However, the slow economy has prompted many retailers to offer "0% interest" for extended periods and low financing charges which may offset the costs of some credit purchases, particularly if "sale" prices can be obtained. Careful use of credit may be warranted to benefit the household finances and the well-being of household members in the long term.

The use of credit is not promoted in this Guide. However, in determining an adequate household budget, users of this Guide are reminded to include the costs of monthly and annual credit repayments to reflect the reality of consumer spending habits.

1.5 SPRC VALUES AND ASSUMPTIONS

It is necessary to briefly explain the value basis upon which this Guide was developed. The SPRC's mission is "as an independent voice in the community, ...to improve the quality of life for all its citizens by engaging in activities which will result in:

- improved social policies and services,
- maximized access for all citizens to the opportunities afforded by society, and
- effective citizen involvement in the continuing consideration of social issues."

Given this, it can be said that SPRC spends much of its time helping to create a healthier and more sustainable Hamilton-Wentworth Region. In the variety of Regionally driven projects relating to this topic of a healthy and sustainable community (e.g., Regional Sustainable Development Task Force, Renaissance Committee, etc.), SPRC has brought a variety of social issues to the discussions. Unemployment, community economic development, self-help, affordable housing, child poverty, and anti-discrimination, are but a few examples of topics which SPRC has raised in these discussions. In fact, a large piece of SPRC's work right now is focusing on the theme of economic disruption within the Region.

The community vision

The Region's Sustainable Development Task Force published Implementing Vision 2020 which contained a number of recommendations related to personal health and well-being. In particular the document promotes a shift toward greater emphasis on health promotion and illness prevention: "...to address factors in the physical and socioeconomic environments and individual and community lifestyles that affect personal health and well being."⁵ It is implied here that well-being is affected by more than just having enough food to eat, a roof over one's head and clothes suited to the climate. The socioeconomic environment of a community influences its capacity to sustain and promote the well-being of its citizens. Yet, the factors in the socioeconomic environment that enhance and sustain well-being (e.g., physical and social infrastructures such as transportation systems and recreational facilities) cannot be provided or accessed without money.

The importance of adequate income on personal and community health

Income is a powerful determinant of health. This is true all the way up the income scale. People in the top income bracket are healthier than middle-income earners, and the middle-class is healthier than low-income earners. This is, the poorer people are, the less healthy they are likely to be."⁶

Residents of the Region and policy makers must work together to attain a healthy community. For example, Vision 2020 recognizes life-long learning as a mechanism through which the people of Hamilton-Wentworth can empower themselves to create and take advantage of new economic opportunities. However, without community infrastructures such as convenient transportation systems, flexible dependent care services, and *sufficient household income* to cover the costs of accessing educational courses and programmes, this vision may not be attained.

Readers of this Guide who are in the position of being able to influence income-maintenance programs or who are working to promote client health are encouraged to consider the true needs of their clients' households rather than the traditional "basic" needs that are determined based on average figures and standards developed outside this community. This approach is supported in the report of the Premier's Council on Health, Well-Being and Social Justice entitled, Nurturing Health (1993), which the SPRC has also used in many of its deliberations. Nurturing Health identifies and discusses the "broad determinants" of health. In short, it is not solely the health care one receives from a hospital which affects one's well-being, but everything one does on a regular basis. The recognition of the impact of broad determinants of health on population health is also reflected in Health Canada's most recent approach to promoting health among Canadians.⁷

Recent literature indicates that people's incomes have a direct impact on the health-sustaining resources they can access, and thus their well-being⁸. If the goal of the health care system is to save lives, "...then the evidence suggests that working towards a change in the welfare system represents the most effective strategy presently available" (p. 165)⁹. In its 1994 *Annual Report*, the Regional Economic Development Department anticipated that in 1995:

"...virtually every level of government in Canada will be forced into making significant cuts in expenditures and programs. In 1995, the consequences of massive debts and heavy government spending will begin to be realized in a number of areas.

"In October 1994, Finance Minister Paul Martin forewarned Canadians of sizeable reductions in federal spending and the corresponding effects on Canada's social programs and public service levels. ...

In Ontario, the timing of Ottawa's fiscal restraint couldn't be worse. Not only will Queen's Park have to deal with its own debt crisis but now they can expect reduced support from Ottawa. This should result in the "toughest" budget this province has ever seen. Immediate impacts in health care, social services, education and the level of provincial transfer payments to municipalities are anticipated."¹⁰

These statements were made in the context of the following Regional situations:

TABLE 1.a: PER CAPITA PERSONAL INCOME

Indicator	1990	1991	1992	1993	1994
Hamilton CMA Total	19,300	20,300	21,600	19,200	19,400
Ontario	19,100	20,600	21,900	19,800	19,800

Source: The Regional Municipality of Hamilton-Wentworth Economic Development Department (n.d.). 1994 Annual Report, p. 32, table based on Financial Post Financial Markets, 1990-1994 data.

From Table 1.a, it can be seen that average per capita personal income rose and then fell to almost 1990 levels in the Hamilton CMA. (Note that the Hamilton CMA includes Burlington and Grimsby, which may skew the figures upwards beyond the Regional averages.) During the same time, average per capita income in Ontario started at below-Hamilton CMA figures yet rose beyond the Hamilton CMA highs. The ensuing dive in Ontario figures did not revert as closely to the 1990 per capita income as in the Hamilton case.

The effect of this economic trend on individuals in the Region can be seen in the following statistics:

TABLE 1.b: BANKRUPTCIES

Type	1990	1991	1992	1993	1994
Business	115	195	153	219	139
Consumer	590	1,576	1,282	1,478	965

Source: The Regional Municipality of Hamilton-Wentworth Economic Development Department (n.d.). 1994 Annual Report, p. 30, table based on Industry and Science Canada, 1990-1994 data.

At the same time, both the number of Regional welfare caseloads and the number of welfare beneficiaries doubled:

TABLE 1.c: REGIONAL WELFARE ASSISTANCE

Average/Month	1990	1991	1992	1993	1994
Beneficiaries	14,207	20,947	27,900	28,586	28,210
Caseload	8,224	11,888	16,190	17,133	16,503
Ratio of Persons/Case	1.90	2.32	1.72	1.67	1.71
Percentage Population	3.00	4.36	6.30	6.32	6.24

Source: The Regional Municipality of Hamilton-Wentworth Economic Development Department (n.d.). 1994 Annual Report, p. 31, table based on Regional Department of Social Services data.

Given the new provincial government's agenda to slash welfare rates (by up to 21.6% for particular recipient groups effective October 1, 1995¹¹) and social services expenditures, our community has to re-think how it provides assistance to those in need or those facing critical life transitions (e.g., family break-up, catastrophic health problems, unexpected or long-term unemployment, etc.). Legislators, funders, policy makers and front-line workers should be prepared to be flexible, to work creatively with our citizens to help us all attain and maintain a healthy standard of living. ***In particular, the well-being of vulnerable individuals should be a community priority.***

The Regional Municipality of Hamilton-Wentworth has committed itself to address the economic and social well-being of its residents. In its Official Plan¹², the Region recognizes that:

"The complex social/community structure within which we live needs to be changed to achieve the sustainable vision for the future of Hamilton-Wentworth. Social well-being has and is likely to continue to involve the provision of financial and other forms of support to various segments of society including single parents, unemployed persons, the elderly, disadvantaged individuals and community support groups.

"In addition to direct support, the Region will promote development patterns and community design that are sensitive to the environmental, economic, social and safety needs of its citizens, with emphasis on a social strategy aimed at creating a healthy, safe and socially integrated community." (p. B-9)

This Guide attempts to provide a starting point for the development of budgets that reflect the true financial expenditures of households in Hamilton-Wentworth and the types of household expenditures that support healthy living.

Assumptions driving the development of this Guide

Consistent with its mission and reflecting current knowledge of the links between health and quality of life issues, the SPRC has developed the 1995 version of the Guide for Household Budgeting within the following framework of assumptions:

- Well-being is a broadly defined concept. One cannot talk about well-being by considering people's food, shelter and clothing needs only. Since community well-being is a goal of the SPRC, we were driven to define and collect data on expenditures which contribute to the well-being of the "whole" person - not solely the physiological needs.
- An adequate household budget requires *at a minimum*, the items for which there are standards or costs identified in this Guide.¹³ Where common costs could not be provided for some budget items because of the multitude of factors which may influence those costs, careful examination of individual household situations should be made to ensure that those costs are adequately represented in individual budgets.
- Poverty is a pervasive problem in our community. More than 41% of unattached individuals and almost 15% of census families have incomes which fall below the Statistics Canada Low Income Cut-Off.¹⁴ These are conservative numbers when one considers that they refer to people who do not have enough money to buy food, shelter and clothing only. Relative to other areas in Ontario, Hamilton-Wentworth has been experiencing above-average problems with unemployment, poverty and education.¹⁵
- Community people should have a say in the development of standards for a Guide such as this. As well, policy makers in the areas of health, social services, and economic development should support the development of mechanisms that entrench active and effective citizen involvement in decisions which affect their lives. The 1995 SPRC Guide for Household Budgeting attempts to introduce a community voice into each of the chapter discussions to:
 - a) indicate the changing needs and values of our community, and
 - b) facilitate the flow of information from the community to policy makers.

The standards and considerations reflected in the 1995 SPRC Guide to Household Budgeting represent the "SPRC minimum budget line".

1.6 HOW TO USE THE GUIDE FOR HOUSEHOLD BUDGETING

There are fourteen (14) categories of household costs included in this Guide. Each of these categories are contained in separate sections which are outlined in the Table of Contents. Each section describes the variety of items which should be considered as you work toward a total annual cost for that category. Endnotes and Appendices are also included at the end of each section to help clarify the main text.

You are encouraged to read in detail each of the fourteen sections in order to enable you to develop a truly reliable and valid minimum, annual household budget. In some sections, you will find Tables which provide total annual costs, but you may realize after reading the text that you will need to add certain other costs.

Each section is separated by a salmon coloured title page followed by a Table of Contents for that section. After the Appendices of each section, buff coloured worksheets have been provided to help you select the relevant costs and to arrive at a total for that section. When you have completed all the worksheets, one final worksheet has been developed for you to total the amounts from each section to arrive at your annual minimum household budget. (see buff coloured worksheet immediately following the Endnotes for Section 1.0)

ENDNOTES FOR 1.0 INTRODUCTION

1 Refer to the Premier's Council on Health, Well-Being and Social Justice; the goals of the Ministry of Health's initiatives on developing healthy communities; Health Canada's health promotion and social development goals; and Regional Municipality of Hamilton-Wentworth's Implementing Vision 2020.

2 For example, Health Canada and the Regional Department of Public Health Services, Nutrition Promotion Branch, cannot support the identification of specific food costs for infants and children under the age of 2 (see discussion in section "2.0 Food" of this Guide). Hence, households with members in this age group are encouraged to consult with their physicians or professional nutritionists to ensure that infants have adequate food intake. Food budget cost figures for these households should include the cost of providing adequate nutrition for their infants based on the recommendations of these individual consultations.

3 This is the approach used by Statistics Canada, for example, in the Family Expenditure in Canada publications and the Market Research Handbook.

4 This is the approach that was taken by the Social Planning Council of Metropolitan Toronto in its Guides for Family Budgeting and in turn by Manitoba Agriculture in its Budget Guides 1994 and the SPRC in its previous household budgeting guides.

5 Regional Chairman's Task Force on Sustainable Development (January, 1993), Implementing Vision 2020: Directions for Creating a Sustainable Region. Hamilton, Ontario.

6 The Premier's Council on Health, Well-Being and Social Justice (1993), p. 7, quoted in Pennock, M. and Foulds, R. (October, 1994). Determinants of Health in Hamilton-Wentworth: A Comparative Analysis of Hamilton-Wentworth with Other Ontario Regional Municipalities, p. 26.

7 Heather Ramsay, Coordinator, Health Promotion Contribution Program, Health Canada Health & Social Development Office. Personal communication, July, 1995.

8 For another description of "well-being" see Social Planning and Research Council of British Columbia (Vancouver), Faculty of Human and Social Development at the University of Victoria, The Roeher institute (Toronto), Glenn Drover (University of British Columbia), and Patrick Kerans (Dalhousie University) (January, 1993), Well-Being: A Literature Review and Conceptual Paper. Submitted to the Premier's Council on Health, Well-Being and Social Justice.

9 Naiman, Jake (1993), "Health and poverty: Past, present and prospects for the future". Social Science and Medicine, Vol. 36, No. 2, p. 157-66.

10 The Regional Municipality of Hamilton-Wentworth Economic Development Department (n.d.). 1994 Annual Report, p. 3.

11 The Globe and Mail (Saturday, July 22, 1995), "Ontario Tories slash spending by \$1.9-billion", p. 1.

12 The Regional Municipality of Hamilton-Wentworth, Regional Planning and Development Department (September, 1993). Towards a Sustainable Region: Hamilton-Wentworth Region Official Plan.

13 An indication that our Hamilton-Wentworth community believes in the need to go beyond food, shelter, and clothing is evident in the recent SPRC report, Community Consultation on Human Service Priorities (1995). This report and the process it describes were sponsored by the United Way of Burlington and Hamilton-Wentworth, the Regional Municipality of Hamilton-Wentworth Department of Public Health Services and Social Services Department, the Hamilton Community Foundation, the Hamilton-Wentworth District Health Council, and the Area Office of the Ministry of Community and Social Services.

14 Pennock, M. and Foulds, R., p. 28. Figures are based on 1991 Census data.

15 Ibid., p. 30.

**“YOUR ANNUAL BUDGET”:
A GENERAL WORKSHEET
FOR THE 1995 SPRC GUIDE TO HOUSEHOLD BUDGETING**

To obtain figures for this General Worksheet, please refer to the buff coloured Worksheets included in each section of the Guide. Enter the Total Costs from the last line of each individual Worksheet onto the appropriate line in this General Worksheet.

Your Annual Budget

Total Food Costs:	(Section 2.0)	\$
Total Housing Costs:	(Section 3.0)	\$
Total Clothing Costs:	(Section 4.0)	\$
Total Transportation Costs:	(Section 5.0)	\$
Total Utilities and Fuels:	(Section 6.0)	\$
Total Homefurnishings and Equipment Costs:	(Section 7.0)	\$
Total Housekeeping Costs:	(Section 8.0)	\$
Total Health Care Costs:	(Section 9.0)	\$
Total Personal Care Costs:	(Section 10.0)	\$
Total Recreation Costs:	(Section 11.0)	\$
Total Costs of Care for Dependent Children, Youths and Adults :	(Section 12.0)	\$
Total Educational Costs:	(Section 13.0)	\$
Total Insurance Costs:	(Section 14.0)	\$
Total Other Household Costs; Income Tax Implications:	(Section 15.0)	\$
YOUR TOTAL MINIMUM ANNUAL BUDGET: (Add all the costs listed in the last column)		\$

NOTE: The full cost of your expenses must be borne by you and your household before you become eligible for any credits or rebates under the Income Tax Act. That is, you should have available the full amount of money that is required for your household expenses each month as they are incurred, as the Income Tax credits or rebates for a given year are not realized usually until the end of the Federal fiscal year (i.e., after April 29th of the year following the calendar year in which your Income Tax credits or rebates were accumulated).

GUIDE FOR HOUSEHOLD BUDGETING 1995

SECTION 2.0

FOOD

1995 SPRC GUIDE FOR HOUSEHOLD BUDGETING

SECTION 2.0 FOOD

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SECTION 2.0 FOOD

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- A-13 Emergency Food (Food Banks And Meals)

2.0 FOOD

This section provides a basic guide for food budgeting to promote adequate nutrition at moderate cost.

Daily food intake suggestions follow Canada's Food Guide to Healthy Eating (Health and Welfare Canada, 1992). A copy of Canada's Food Guide to Healthy Eating follows this page.

Previous editions of Canada's Food Guide used the foundation diet approach, listing the minimum number of servings recommended for most Canadians to meet their minimum nutrient needs. The minimum did not necessarily meet individual energy needs and no recommendations were given about additional food choices.

The 1992 Canada's Food Guide to Healthy Eating uses the total diet approach, providing a wider range for the recommended number of servings from each food group to address meeting nutrient and energy needs, as well as reducing the risk of developing nutrition-related problems, such as heart disease and cancer. Individuals select the appropriate number of servings within the range to meet their own needs based on age, body size, activity level and sex. Appendix A-1 lists nutrients that are provided by the Canada's Food Guide to Healthy Eating food groups and how they help us stay healthy. Canada's Food Guide to Healthy Eating recognizes the importance of healthy eating as a way to actively promote health. "Healthy eating contributes to an overall sense of well-being and helps people to look, feel and perform better."¹

Food budget figures for the 1995 SPRC Guide were determined using the Health Canada "Food Groups", pricing specific food items from each of these groups that were used in previous versions of the Guide, and pro-rating the average costs for each group based on serving sizes suggested by Health Canada. It should be noted that food items are not necessarily available to buy in quantities that correspond to a household's needs based on Health Canada's serving sizes; users of this Guide should allow for this when determining individual household budgets.

2.1 WHAT'S NEW IN THE 1995 SPRC GUIDE?

Food requirements based on age, sex and activity levels

The 1995 SPRC Guide reflects a number of changes to the "Food" section of previous versions. For example, strict differentiations regarding food intake needs based on age, sex and activity level that were listed in the 1990 version of the Guide have been dropped from the 1995 SPRC Guide based on consultations with Health Canada and the Regional Municipality of Hamilton-Wentworth's Department of Public Health Services, Nutrition Promotion Branch. The differences in food intake requirements among individuals within each of the age, sex and activity groups varies greatly and there is considerable overlap between groups. This suggests that strict differentiations in food requirements among those groups may be misleading and not useful to individuals preparing food budgets for their own households.

Readers are referred to Fact Sheets 7 and 8 in Appendix A-2 for information on how Canada's Food Guide to Healthy Eating may be used to meet individual food intake needs. These Fact Sheets may be helpful in developing adequate food budget figures for individuals.

The figures presented in the 1995 SPRC Guide reflect a range of costs for each age group and are

intended to be a *general guide only* for budgeting purposes. These figures should be further developed by users of this Guide to reflect actual household needs.

Children's nutritional needs

A number of issues arose in compiling the 1995 version of the "Food" section of the SPRC Guide. For example, Canada's Food Guide to Healthy Eating (1992) does not indicate food intakes for infants and children under the age of four years. In the summer of 1995, Health Canada released Canada's Food Guide to Healthy Eating: Focus on Preschoolers, which addresses the nutritional needs of children aged two to five years. This publication is presented as Appendix A-3.

The budget figures provided for the food needs of two- to five-year-old children in the 1995 SPRC Guide are presented in Table 2.a, based on a new definition of "child size servings" identified by Health Canada on page 9 of the Focus on Preschoolers publication. Standards from the 1992 Canada's Food Guide to Healthy Eating have been applied to children only if they are age 6 or older. The Regional Municipality of Hamilton-Wentworth's Department of Public Health Services has produced a Preschool Food Guide, a copy of which is included following this page.

Canada's Food Guide to Healthy Eating does not provide standards for infant feeding. To assist users of this Guide who are developing a budget that includes meal plans for their infants, Appendices A-4 to A-6 may be helpful. (Appendix A-4 pertains to pregnant women and their nutritional needs that will help ensure the health of their babies.)

2.2 IN GENERAL

Some concern was expressed by community consultants who were asked to comment on some issues related to serving sizes, foods priced, etc., that this Guide may be used inappropriately. For example, strictly applying suggested average food intake figures could result in a food budget that is too low to adequately sustain certain individuals. Some individuals may in fact need more food than indicated in Canada's Food Guide to Healthy Eating because of high activity levels that use large quantities of energy. Others may have physical or physiological conditions such as raised metabolic rates which require greater than average food intake. Still others may need to purchase certain types of food because of allergy or diet restrictions or cultural preferences. Food budget figures provided in this Guide should not be misinterpreted as *maximum* expenditure requirements that may significantly affect the eating habits of children and other vulnerable individuals. For example, if users of this Guide limit their food budgets to the figures presented in Table 2.a *only*, then their households' true food expenditures may not be addressed. One community consultant suggested that this may be a common misuse of information contained in this Guide in cases of, for example, household break-up, where persons developing the household budget may be seeking ways to minimize household expenditures and costs. Readers are cautioned to carefully consider individuals' actual food intake needs, *including the standard of living to which individuals have been accustomed*, when planning a household budget.

2.3 COSTING PROCEDURE

The food budget figures in the 1995 SPRC Guide were determined using the Health Canada "Food Groups" and serving size ranges. Costs were determined by pricing selected foods that were indicated in previous Guides at Fortino's, IGA, and The Barn grocery stores in Hamilton-Wentworth, and consulting with the Canadian Federation of Independent Grocers (see Appendix A-7). The Canadian Federation of

CANADA'S

Food Guide

TO HEALTHY EATING

Enjoy a variety
of foods from each
group every day.

Choose lower-
fat foods
more often.



Grain Products

Choose whole grain
and enriched
products more
often.

Vegetables & Fruit

Choose dark green and
orange vegetables and
orange fruit more often.

Milk Products

Choose lower-fat
milk products more
often.

Meat & Alternatives

Choose leaner meats,
poultry and fish, as well
as dried peas, beans and
lentils more often.

CANADA'S



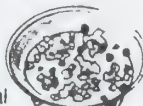


Food Guide



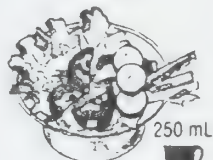
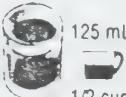
TO HEALTHY EATING





FOR PEOPLE FOUR YEARS AND OVER







Different People Need Different Amounts of Food

The amount of food you need every day from the 4 food groups and other foods depends on your age, body size, activity level, whether you are male or female and if you are pregnant or breast-feeding. That's why the Food Guide gives a lower and higher number of servings for each food group. For example, young children can choose the lower number of servings, while male teenagers can go to the higher number. Most other people can choose servings somewhere in between.

Grain Products	1 Serving	2 Servings
5-12 SERVINGS PER DAY	 1 Slice  Cold Cereal 30 g  Hot Cereal 175 mL 3/4 cup	 Pasta or Rice 250 mL 1 cup  1 Bagel, Pita or Bun

Vegetables & Fruit	1 Serving
5-10 SERVINGS PER DAY	 1 Medium Size Vegetable or Fruit  Fresh, Frozen or Canned Vegetables or Fruit 125 mL 1/2 cup  Salad 250 mL 1 cup  Juice 125 mL 1/2 cup

Milk Products	1 Serving	Other Foods
SERVINGS PER DAY Children 4-9 years: 2-3 Youth 10-16 years: 3-4 Adults: 2-4 Pregnant & Breast-feeding Women: 3-4	 Milk 250 mL 1 cup  Cheese 3"x1"x1" 50 g  2 Slices 50 g  Yogurt 175 g 3/4 cup	Taste and enjoyment can also come from other foods and beverages that are not part of the 4 food groups. Some of these foods are higher in fat or Calories, so use these foods in moderation.

Meat & Alternatives	1 Serving
2-3 SERVINGS PER DAY	 Meat, Poultry or Fish 50-100 g  Fish 1/3-2/3 Can 50-100 g  Beans 125-250 mL 1/3 cup  Tofu 100 g  Peanut Butter 30 mL 2 tbsp  1-2 Eggs



Enjoy eating well, being active and feeling good about yourself. That's **VITALITY**.



PRESCHOOL FOOD GUIDE

For Children 2 to 5 Years

This guide is based on Canada's Food Guide to Healthy Eating *Focus for Preschoolers*. Younger preschoolers may choose to eat the smaller serving sizes. Children will tell you when they are hungry and when they have had enough. The goal is to provide choices of foods from the food groups to help them learn to enjoy a variety of foods.

FOOD GROUP	SUGGESTED DAILY CHILD SERVINGS	EXAMPLES OF ONE CHILD SIZE SERVING
Grain Products	5 - 12	<ul style="list-style-type: none"> 1/2-1 slice bread 15-30 g cold cereal (check Nutrition Information on label for volume of 30g) 75-175 mL (1/3-3/4 cup) hot cereal 1/4-1/2 bagel, pita or bun 1/2-1 muffin 50-125 mL (1/4-1/2 cup) pasta or rice 4-8 soda crackers
Vegetables & Fruit	5 - 10	<ul style="list-style-type: none"> 1/2-1 medium-size vegetable or fruit 50 mL-125 mL (1/4-1/2 cup) fresh, frozen or canned vegetables or fruit 125-250 mL (1/2-1 cup) salad 50-125 mL (1/4-1/2 cup) juice
Milk Products	A total of 500 mL (2 cups) of milk every day as a beverage or in soups or puddings. May also choose a child size portion of other Milk Products	<ul style="list-style-type: none"> 25-50 g cheese 75-125 mL (1/3-3/4 cup) yogourt
Meat & Alternatives	2 - 3	<ul style="list-style-type: none"> 25-50 g cooked meat, fish or poultry 1 egg 15-30 mL (1 tbsp) peanut butter 50-125 mL (1/4-1/2 cup) baked beans, cooked lentils, chick peas 50-100 g (1/4-1/3 cup) tofu

Independent Grocers notes that although there is some fluctuation in seasonal fresh food products and canned alternatives are always cheaper, average prices have remained fixed over the past two years because of economic conditions in the area.² (The chart in Fact Sheet 11 of Appendix A-2 indicates when fresh Canadian fruits and vegetables are available at the markets.)

Units of measure of the various foods were converted into common denominators. Serving size guidelines provided by Canada's Food Guide to Healthy Eating and Canada's Food Guide to Healthy Eating: Focus on Preschoolers were used to calculate the costs per serving. The total cost per "Food Group" category was tallied and divided by the number of items within each group (refer to Appendix 7 for a list of foods priced in each food group). These average costs were then multiplied by the number of servings recommended daily, weekly and annually for each "Food Group". *It cannot be stressed enough that, because of the limited number of food items that were priced for this Guide, this method provides only a minimal estimate of what it may cost to feed a household in Hamilton-Wentworth.* The variety of foods purchased by households in the Region is not reflected in these figures.

Weekly average food costs for these selected items are indicated in Appendix A-8. Annual average food costs for these selected items are indicated in Table 2.a. In all cases, the range of costs is provided for each food group to reflect the range of food consumption quantities recommended by Health Canada. Users of this Guide are reminded that these budget figures are intended to be a *general guide only* and not intended to be used as recommended maximum or "ceiling" levels of food expenditures.

Seniors' budgets

The food standards contained in this Guide apply to normally functioning individuals living in their own homes rather than institutions, and do not provide specifically for the costs of special diets, "Meals on Wheels" types of services, etc. However, meals away from home for seniors (age 65+) are considered, based on the consumption patterns identified in the Social Planning Council of Metropolitan Toronto's Budget Guides. This adds 33% to the cost of the basic diet when estimating seniors' food budgets.

Costs for the "Other Foods" category of Canada's Food Guide

For all households, 11% of the total household food budget, excluding the 33% seniors' premium, is added to include items such as beverages, soups, spices, pickles, baking ingredients and snack foods. This reflects, as before, the research reported in the Toronto Budget Guides and accommodates the "Other Foods" category that is noted in Canada's Food Guide to Healthy Eating.

2.4 SOME DIETARY TRENDS

Local eating habits

Information from the 1990 Ontario Health Survey showed that the diets of residents of Hamilton-Wentworth did not reflect the type of eating habits recommended by Canada's Food Guide. Although this is not surprising, considering that the most recent Canada's Food Guide to Healthy Eating was not published until 1992, the fact that reported eating habits reflect some unhealthy choices is of concern as eating habits are often difficult to change.

Many Hamilton-Wentworth residents, for example, failed to eat the recommended number of servings of grain products, vegetables or fruits.³ Another area of concern is the proportion of people who ate high fat diets.⁴ However, consumers seem to be becoming more aware of the influence of diet on health. The results of the 1992 Beef Tracking Study conducted in five cities across Canada (Calgary, Montreal, Regina, Toronto and Vancouver) indicate that 96% of the 900 primary meal preparers who kept nutrition diaries (representing information about eating habits of 2,551 individuals) agreed with the statement, "I believe your health is influenced to a large degree by what you eat".⁵

Canadian consumers are beginning to reduce the fat in their diet. About one-third of the participants in the Beef Tracking Study acted upon their beliefs in nutrition and health by making changes in the way they ate and the foods they bought/served at home in the last two to three years (relevant information has been obtained annually since 1980 with a large-scale study conducted in 1992-1993). The most frequent changes were eating more vegetables, trying to reduce the amount of fat in the diet, and eating less red meat and more chicken and fish. However, 62% reported making no changes.⁶

**TABLE 2.a: SOME AVERAGE FOOD COSTS PER YEAR^{1,2,3} BASED ON
CANADA'S FOOD GUIDE TO HEALTHY EATING: FOCUS ON PRESCHOOLERS
(age 2-5 years)
and CANADA'S FOOD GUIDE TO HEALTHY EATING (age 6+)**

FOOD GROUP:	MILK	MEAT	VEGETABLES & FRUITS	GRAINS	TOTAL
AGE					
Preschooler 2-5 years	\$182 to \$364	\$234 to \$468	\$104 to \$208	\$234 to \$468	\$754 to \$1508
Child 6 - 9 years	\$364 to \$520	\$468	\$208	\$468	\$1508 to \$1664
Youth 10 - 16 years	\$520 to \$728	\$468 to \$728	\$208 to \$364	\$468 to \$1144	\$1664 to \$2964
Adults	\$364 to \$728	\$468 to \$728	\$208 to \$364	\$468 to \$1144	\$1508 to \$2964
Pregnant or Lactating Women	\$520 to \$728	\$468 to \$728	\$208 to \$364	\$468 to \$1144	\$1664 to \$2964
Seniors ⁴	\$484 to \$968	\$622 to \$968	\$277 to \$484	\$622 to \$1522	\$2005 to \$3942

NOTE: Adjustments for households of different sizes (20 - 64 years of age):

- One person - cost increases by 25%
- Two persons - cost increases by 10%
- Three persons - cost increases by 5%
- Five persons - cost decreases by 5%
- Six persons or more - cost decreases by 10%

¹For each household, add 11% of the total household food costs, excluding the 33% seniors' premium, to include items such as beverages, soups, spices, pickles, baking ingredients, snack foods, and other items that are considered under "Other Foods" in Canada's Food Guide to Healthy Eating.

²All figures have been rounded to the nearest dollar.

³Infants are not included in Canada's Food Guide to Healthy Eating (refer to text).

⁴Seniors' costs are the same as those of other adults, with the addition of 33% of the costs to accommodate meals away from home.

2.5 OTHER CONSIDERATIONS

Ethnocultural considerations

Of the 305,660 persons in Hamilton-Wentworth who indicated in 1991 that they had a single ethnic origin, only 134,335 indicated that that origin was either French or British (representing the dominant cultures of Canada).⁷ The various ethnic and cultural influences on diet that are represented in the Region were not addressed in the previous Budget Guides. As the 1995 SPRC Guide is based on the previous version, it may not be helpful in determining food costs for households that have different food shopping habits from those reflected in the foods costed in Appendix A-7, "Average Food Group Item Costs".

The food budget costs presented in this section are intended to be used *as examples only* of some common foods that may contribute to a household's grocery expenditures. Users of this SPRC Guide are encouraged to consider the specific foods that a household would typically buy, when determining food budgets for those households. Canada's Food Guide to Healthy Eating can be used to encourage a wider range of foods than may be contained in a few traditional household recipes. Canada's Food Guide to Healthy Eating: Focus on Preschoolers provides a very brief discussion relevant to ethnocultural foods (Appendix A-3, page 4).

Housing situations

The food costs provided here do not reflect the expenditures of individuals who live in rooming houses or other situations where cooking is restricted or not allowed, or refrigeration is not provided. Spoilage and theft of food may require individuals living in these situations to spend more money on food purchases, or habitually eat away from home.

Further information

In order to assist users of this Guide in understanding some of the issues related to adequate food intake that may affect individuals in a household, particularly infants and young children, women, teenagers and seniors, a number of publications from Health Canada, the Ontario Ministry of Health, and various information sheets and pamphlets produced and/or distributed by the Regional Municipality of Hamilton-Wentworth Department of Public Health Services are included in their entirety in the Appendices (see Appendices A-4 to A-6, and A-9 to A-10).

In addition, an excerpt from the Ontario Ministry of Agriculture and Food's Common Sense Nutrition for Seniors is provided in Appendix A-11. This Appendix contains a section entitled, "Planning Easy Meals for One or Two" which is a basic guide for menu planning for people of any age. Appendix A-12 is also from this source and provides a useful general guide for grocery shopping.

2.6 SOME COMMUNITY INITIATIVES

The Regional Municipality of Hamilton-Wentworth's Vision 2020 describes a Region where "everyone has adequate food"⁸. However, there are many hungry people in Hamilton-Wentworth. As indicated in Table 1.c of section "1.0 Introduction", in 1994 there was an average of 28,210 beneficiaries of Regional welfare assistance each month. Some households in the Region do not have an income adequate for meeting even some of their most basic needs. For example, more than 1,000 persons use the Good Shepherd Centre's food bank each month, and of those, about 41 per cent are children.⁹

The Regional Municipality of Hamilton-Wentworth Departments of Public Health and Social Services, as well as a number of community groups, are delivering programs that attempt to relieve the hunger problem in the area. For example, Appendix A-13 provides the names and addresses of some community facilities where you can obtain food and meals.

Another example of local response to our hunger problem is the "School Nourishment Task Force" established in 1992 that developed a number of recommendations regarding school food programs. One of these recommendations supports community groups in obtaining funding for setting up local school nourishment programs through the provincial "Child Nutrition Initiative" program.¹⁰

Information on these community programs, as well as contacts for community groups that have instituted "community kitchens" (where nutritionists assist individuals in menu planning, shopping on a budget, and learning to prepare low-cost nutritious meals) and "community gardens" (where you can grow your own vegetables) can be obtained by calling the Regional Public Health Department's "Nutrition Promotion, Healthy Lifestyles Branch" at (905) 546-3521 or the Community Information Service at (905) 528-0104.

The Regional Public Health Department's "Nutrition Promotion, Healthy Lifestyles Branch" is also undertaking a food pricing project. This project will consider actual eating habits in Hamilton-Wentworth and Canada's Food Guide to Healthy Living guidelines, in determining moderately priced recipes and menu plans.

ENDNOTES FOR 2.0 FOOD

1 Health Canada(1992). Food Guide Facts: Background for Educators and Communicators. Minister of Supply and Services Canada, Health Canada Catalogue #H39-253/11-1992E, ISBN 0-662-20091-0, n.p.

2 Scott, John, various personal communications, March and April, 1995.

3 Health Priorities Analysis Unit, Faculty of Health Sciences, McMaster University (March, 1993). "Nutrition in Hamilton-Wentworth". InfoWatch - You Are What You Eat? Vol. 6, No. 1.

4 Ibid.

5 Scarlett, Pat (1994), "Meat, nutrition and health: The consumer perspective." Nutrition Quarterly, Vol 18, No. 2, pp. 45-50.

6 Ibid.

7 Health Priorities Analysis Unit, Faculty of Health Sciences, McMaster University (1994), Fact Book on Health in Hamilton-Wentworth, 1994, p. 121.

8 The Regional Municipality of Hamilton-Wentworth (January, 1995). On The Trail To Vision 2020, "School Child Nourishment Task Force (n.p.)

9 The Spectator (Tuesday, August 1, 1995), "Budget cuts: 130 area groups feel pinch", p. A1.

10 The Regional Municipality of Hamilton-Wentworth (January, 1995).

BUDGET WORKSHEET FOR SECTION 2.0 FOOD

IN ALL CALCULATIONS, USE ANNUAL COSTS

	Column 1		Column 2
Total food costs for individuals in your household from Table 2.a:	\$ _____		
SUBTRACT cost of <i>each</i> senior's food budget:	\$ _____ _____		
Subtotal 1:	\$ _____		
ADD [(cost of <i>each</i> senior's food budget X 100) ÷ 133]:	\$ _____ _____		
Subtotal 2:	\$ _____	Carry this total to Column 2 →	\$ _____
ADD 11% of Subtotal 2:			\$ _____ _____
Subtotal 3:			\$ _____
If your household consists of 1 person age 20-64 yrs, add 25% of Subtotal 3:	\$ _____		
OR If your household consists of 2 persons age 20-64 yrs, add 10% of Subtotal 3:	\$ _____	Carry the appropriate amount from	
OR If your household consists of 3 persons age 20 - 64 yrs, add 5% of Subtotal 3:	\$ _____	Column 1 to Column 2 →	\$ _____
OR If your household consists of 5 persons age 20 - 64 yrs, subtract 5% of Subtotal 3:	\$ _____		
OR If your household consist of 6+ persons age 20-64 yrs, subtract 10% of Subtotal 3:	\$ _____		_____
SUBTOTAL 4: (Carry this to Column 2, top of next page)			\$ _____

	Column 1	Column 2
SUBTOTAL 4 (Carried from previous page):		\$_____
ADD: Cost estimates from any menus based on physician's or dietitian's recommendations		\$_____
ADD: Cost of foods your household commonly uses (not included in Table 2.a)		\$_____
ADD: Cost of meals away from home (beyond that included in Table 2.a)		\$_____
ADD: Cost of food for guests, entertaining:		\$_____
		<hr/>
	TOTAL FOOD COSTS:	\$_____

APPENDIX "A"

Grain products supply protein, iron, B vitamins and carbohydrates. Fibre is also supplied when whole grain sources are selected.

Vegetables and fruit supply vitamins A and C, iron, thiamin, folic acid, carbohydrates, trace minerals and fibre.

Milk products are a great source of calcium. Milk also supplies riboflavin, vitamin D, several B vitamins, vitamin A and protein.

Meats and alternatives are rich in protein. In addition to meat, poultry and fish, the legume family (dried beans, peas and lentils), and nuts and seeds are included. This group also supplies B vitamins and iron.

Caffeine-containing beverages should be limited to no more than 4 cups per day. Coffee, strong tea, cocoa and cola drinks all contain caffeine. Alcohol, if taken, should be in moderation (no more than 2 drinks per day).

Vegetarians can maintain good health, but must carefully select foods from each food group to ensure adequate nutrients. Menus can be planned around ethnic preferences. Simply consider what food group the food belongs to -- for example: chapatti and tortillas fit into the grain products group; tofu and refried beans into the meats and alternatives group; bok choy and rapini into the vegetables and fruit group.

SOME NUTRIENTS AND THEIR FUNCTIONS

More than 50 nutrients are known for good health. The primary nutrients and what they do are listed for your information. The best source of these nutrients is FOOD.

- | | |
|---------------------|--|
| Protein | -- maintains and repairs tissues
-- builds antibodies to fight infection |
| Carbohydrate | -- supplies energy
-- provides roughage (fibre) which helps to prevent constipation |

Fat	<ul style="list-style-type: none"> -- supplies energy -- helps to maintain a healthy body and skin
Vitamin A	<ul style="list-style-type: none"> -- aids in normal bone and tooth development -- maintains the health of the skin and lining membrane of body organs -- essential for good night vision
Vitamin C	<ul style="list-style-type: none"> -- maintains healthy teeth and gums -- maintains strong blood vessels
Thiamin (B₁)	<ul style="list-style-type: none"> -- maintains a healthy nervous system and digestive tract
Riboflavin (B₂)	<ul style="list-style-type: none"> -- maintains healthy skin and eyes -- maintains a normal nervous system
Niacin	<ul style="list-style-type: none"> -- maintains a healthy nervous system and digestive tract
Calcium	<ul style="list-style-type: none"> -- aids in the preservation and repair of bones and teeth -- permits healthy nerve function and normal blood-clotting
Iron	<ul style="list-style-type: none"> -- acts as an essential part of the haemoglobin, the red blood cell constituent that transports oxygen and carbon dioxide in the bloodstream
Vitamin K	<ul style="list-style-type: none"> -- necessary for coagulation of the blood
Folic Acid	<ul style="list-style-type: none"> -- aids in normal function of healthy cells
Vitamin D	<ul style="list-style-type: none"> -- aids in the regulation of calcium and phosphorus



Food Guide Facts

Background for Educators and Communicators

1

Canada's Food Guide to Healthy Eating: Its Rationale

2

A Tour of Canada's Food Guide to Healthy Eating

3

Importance of Variety in Healthy Eating

4

A Closer Look at Fat

5

A Closer Look at Carbohydrates

6

A Closer Look at Other Foods

7

Canada's Food Guide to Healthy Eating Meets Individual Needs

8

Examples of How the Food Guide Meets Individual Needs

9

Making the *Vitality* Message Come Alive

10

Food Labels and the Food Guide

11

Canada's Food Guide to Healthy Eating with Canadian Foods

Canada has a new Food Guide, *Canada's Food Guide to Healthy Eating*, complete with a new name, a new look and a new approach to healthy eating!

For educators and communicators, the challenge will be to communicate this new information

and advice to consumers with ease, accuracy and confidence.

That is where these fact sheets, ***Food Guide Facts*** come in! ***Food Guide Facts*** is a series of fact sheets specifically designed to help educators and communicators gain an in-depth

understanding of the new Food Guide. Each fact sheet will explore key concepts and features in more detail. Practical tips and real-life examples are included to help in the communication of the basic principles of healthy eating.



How to Use *Food Guide Facts*

These fact sheets have been developed to be used individually or as a series. The fact sheets were also designed with several practical features to make them flexible and more affordable. For example, the fact sheets:

- have been bound with a perforated back for easy separation;
- have room in the margin for hole punching so that they can be conveniently stored in a binder;
- can be easily and selectively reproduced; and
- can be selectively updated.

Food Guide Materials

The following are available for your use:

- *Canada's Food Guide to Healthy Eating...* a tearsheet for consumers that provides a pattern for establishing healthy eating habits through the daily selection of foods.
- *Using the Food Guide...* a booklet for consumers that explains the basic concepts of the tearsheet more fully. Includes a pull-out section of *Canada's Food Guide to Healthy Eating* tearsheet.
- *Food Guide Facts – Background for Educators and Communicators...* a series of fact sheets that provides background information for nutrition professionals, health educators, home economists and others involved in promoting healthy eating.

Canada's Food Guide to Healthy Eating tearsheet, consumer booklet and the fact sheets for educators and communicators are available from provincial or local health departments or from: Publications, Health and Welfare Canada, Ottawa, Ontario K1A 0K9, Tel. (613) 954-5995.

Published by authority of the Minister of National Health and Welfare

Également disponible en français sous le titre *Renseignements sur le Guide alimentaire à l'intention des éducateurs et des communicateurs*

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Food Guide Facts

1

Background for
Educators and Communicators

Canada's Food Guide to Healthy Eating: Its Rationale

This fact sheet will provide you, as an educator or communicator, with:

- the rationale for the new Food Guide; and
- information on how *Canada's Food Guide to Healthy Eating* relates to the *Nutrition Recommendations* and *Canada's Guidelines for Healthy Eating*.

Canada Has a New Food Guide

A new Food Guide was needed for several reasons:

- to address current nutrition issues;
- to provide consumers with updated information;
- to recognize changes Canadians are already making in their eating patterns;
- to provide consumers with practical and realistic guidance in selecting foods; and
- to present a new design to reflect newer healthy eating messages.

The Importance of Healthy Eating

For some time it has been known that adequate nutrition is essential for proper growth and development. More recently, it has been accepted that healthy eating is a significant factor in reducing the risk of developing nutrition-related problems, including: heart disease, cancer, obesity, hypertension (high blood pressure), osteoporosis, anaemia, dental decay and some bowel disorders.

What "Reducing Risk" Means

Reducing risk means that the chances of developing a disease are lowered. It does not guarantee that a disease will be prevented. Since several factors are involved in the development of disease, risk reduction usually involves several different strategies or approaches. For instance, healthy eating is one positive action that may help to avoid a potential problem.

Now, the importance of healthy eating is also being recognized as

a way to actively promote health. Healthy eating contributes to an overall sense of well-being and helps people to look, feel and perform better.

Healthy Eating in Canada

It is important to understand that the Food Guide is based on nutrition and food science. A key reference is *Nutrition Recommendations – The Report of the Scientific Review Committee*, published in 1990 by Health and Welfare Canada. This report contains a review of nutrition research conducted by a committee of scientists and provides recommendations describing the desired characteristics of the Canadian diet. The Nutrition Recommendations, which are reviewed regularly, act as the foundation for all nutrition and healthy eating programs in the country.

Canada's Guidelines for Healthy Eating

A committee of experts in communications and program planning

worked with the committee of scientists and prepared the report *Action Towards Healthy Eating*. They adapted the Nutrition Recommendations into a more user-friendly set of statements called *Canada's Guidelines for Healthy Eating*. These Guidelines promote healthy eating in a general way:

- Enjoy a *variety* of foods.
- Emphasize cereals, breads, other grain products, vegetables and fruits.
- Choose lower-fat dairy products, leaner meats and foods prepared with little or no fat.
- Achieve and maintain a healthy body weight by enjoying regular physical activity and healthy eating.
- Limit salt, alcohol and caffeine.

Canada's Food Guide to Healthy Eating

Canada's Food Guide to Healthy Eating takes *Canada's Guidelines for Healthy Eating* one step further.

It gives consumers more detailed information on establishing healthy eating habits through the daily selection of food.

The Food Guide was developed through the work of task and technical groups, consumer research and consultation with stakeholder groups.

The Food Guide meets the nutritional needs of all Canadians four years of age and over and has been designed specifically for the general public with a reading level of grade seven. It is not appropriate for those under the age of four because the number of servings and the serving sizes are too large for toddlers and preschoolers.

Food Guide Materials

- *Canada's Food Guide to Healthy Eating... a tearsheet* for consumers.
- *Using the Food Guide... a booklet* for consumers that explains the basic concepts of the tearsheet more fully.
- *Food Guide Facts – Background for Educators and Communicators... fact sheets* that provide background information for nutrition professionals, health educators, home economists, fitness leaders and others involved in promoting healthy eating.

Canada's Food Guide to Healthy Eating tearsheet, consumer booklet and the fact sheets for educators and communicators are available from provincial or local health departments or from: Publications, Health and Welfare Canada, Ottawa, Ontario K1A 0K9, Tel. (613) 954-5995.

References

Nutrition Recommendations – The Report of the Scientific Review Committee. Health and Welfare Canada. 1990. Available from: book stores that sell federal government publications. Or from: Canada Communication Group, Publishing, Ottawa, Ontario K1A 0S9. Inquiries: Tel. (819) 956-4800. Price: \$18.95. Taxes and shipping charges extra.

Nutrition Recommendations – A Call for Action. Summary Report of the Scientific Review Committee and the Communications/Implementation Committee. Health and Welfare Canada. 1989. Available from: Publications, Health and Welfare Canada, Ottawa, Ontario K1A 0K9, Tel. (613) 954-5995.

Action Towards Healthy Eating – Canada's Guidelines for Healthy Eating and Recommended Strategies for Implementation. Report of the Communications/Implementation Committee. Health and Welfare Canada. 1990. Available from: Publications, Health and Welfare Canada, Ottawa, Ontario K1A 0K9, Tel. (613) 954-5995.

The Food Guide is a basic nutrition education tool used:

- to help plan healthy meals for individuals or groups; and
- to evaluate a person's eating habits in a general way but not to assess nutritional status.

Food Guide Facts

2

Background for
Educators and Communicators

A Tour of Canada's Food Guide to Healthy Eating

This fact sheet offers an overview of *Canada's Food Guide to Healthy Eating*, pointing out key concepts and features.

The Food Guide is designed to help all Canadians, four years of age and over, to look, feel and perform at their best. It does this by recommending a pattern for selecting foods to meet their needs for energy and essential nutrients.

A New Name

The addition of "healthy eating" in the title, *Canada's Food Guide to Healthy Eating*, projects the Food Guide's purpose of promoting better health among Canadians.

Healthy eating is the sum total of all food choices made over time. It is the overall *pattern* of foods eaten and not any one food, meal or even a day's meals that determines if an eating pattern is healthy.

In practical terms, this means that foods and meals should not be labelled "good" or "bad." The nutritional characteristics of any one food or meal can be balanced by choices made at other meals

and on other days to create an overall pattern of healthy eating.

A New Type of Food Guide

This is the first Food Guide in Canada that guides consumers, who have a wide range of energy needs, in the selection of all foods, including such items as butter, oil, candies and snack foods. This new approach to healthy eating is referred to as a *total diet approach*.

The total diet approach differs from the foundation diet approach of previous food guides. A foundation diet is a very basic diet, which meets minimum nutrient requirements but falls short of meeting the energy needs of most people. A foundation diet does not give guidance to consumers on all of the food decisions they face daily.

The total diet approach, however, helps consumers make all food choices and takes into account current nutrition concerns and recommendations.

This Food Guide helps consumers sort out issues about energy balance, the fat content of food, the importance of foods containing starch and fibre, and

the moderate use of salt, alcohol and caffeine.

Beginning with the Rainbow Side of the Guide...

Rainbow Design Replaces the Circle

The most dramatic visual change from previous food guides is that the four food groups are now depicted in a rainbow design. All four food groups are important in healthy eating but the amounts needed from each group vary.

Food Groups Have Changed Names

The names of the food groups have changed slightly and are now called:

- Grain Products
- Vegetables & Fruit
- Milk Products
- Meat & Alternatives.

Directional Statements

Canada's Food Guide to Healthy Eating includes key statements to give more direction on choosing foods than previous food guides.

- *Enjoy a variety of foods from each group every day* was emphasized in the last Food

Guide and remains a key message.

- *Choose lower-fat foods more often* highlights the importance of choosing lower-fat foods to meet the Nutrition Recommendation that only 30% of energy should come from fat and 10% from saturated fat in the Canadian diet. This directional statement applies to foods in all four food groups and the Other Foods category.

- *Choose whole grain and enriched products more often*, under the Grain Products arc, acknowledges the importance of grain foods for iron, zinc and the B vitamins. Whole grains are also a source of dietary fibre.

- *Choose dark green and orange vegetables and orange fruit more often*, under the Vegetables & Fruit arc, supports adequate intakes of vitamin A and the B vitamin, folacin.

- *Choose lower-fat milk products more often*, under the Milk Products arc, encourages consumers to take advantage of the wide availability of lower-fat milk products as a way to lower total dietary fat, particularly saturated fat.

- *Choose leaner meats, poultry and fish, as well as dried peas, beans and lentils more often*, under the Meat & Alternatives arc, emphasizes lower-fat choices.

Now, Flip Over to the Bar Side...

The Number of Servings Has Increased

The number of servings has increased for Grain Products and Vegetables & Fruit. This does not mean that everyone has to aim for the upper range of servings in every group. Remember that this Food Guide provides guidance for a wide range of people.

A woman with energy needs at about 1 800 Cal (7 500 kJ) will aim for the lower end of the range, whereas an athletic teenage boy needing around 3 200 Cal (13 400 kJ) will choose in the upper end of the range for all food groups.

Energy

Foods chosen using this Food Guide will provide between 1 800 and 3 200 Cal (7 500 – 13 400 kJ) depending on the number and types of servings selected from each food group, the size of portions chosen and the kinds of Other Foods added.

Other Foods Appear as a New Category of Foods

For the first time, foods that don't fit into any of the four food groups are recognized. The Other Foods category covers a wide range of dietary items and beverages that contribute to taste and enjoyment in eating. The inclusion of these foods in the Food Guide is in keeping with the healthy eating philosophy that all foods can be part of a healthy eating pattern.

There is no recommended number of servings or serving sizes because this category includes a wide range of dietary items that are used very differently by people.

Vitality

Vitality is a message that encourages Canadians to enjoy total well-being through the integration of eating well, being active and feeling good about themselves.

Some Serving Sizes Have Changed

Grain Products

Some Grain Products are shown

as a 2-serving portion to better reflect how people eat these particular foods. For instance, people tend to eat a whole bagel or 250 mL/1 cup of pasta which have the same amount of carbohydrate as 2 slices of bread.

For cold cereal, a serving of cereal is now given as a weight of 30 g instead of by volume to be consistent with the way the serving sizes are reported on cereal labels. Weight is a more practical way of measuring cereals because they vary tremendously in volume depending on whether they are light and fluffy like puffed rice or dense like granola.

Meat & Alternatives

Serving sizes range from 50 – 100 g for two reasons:

- The range recognizes that people eat different quantities of meat at different meals. For example, a ham sandwich made with 2 slices or 50 g of ham is a serving of meat just as a chicken breast contributing 90 – 100 g of meat is counted as 1 serving.
- The range accounts for a smaller serving size better suited to a child or an adult with a small appetite.

The peanut butter serving is halved to 30 mL/2 tbsp. This new serving size is more consistent with the amount people generally eat. And, by example, it shows consumers how to lower fat through sensible selection, not omission.

The egg serving is changed slightly. Changing the egg serving from 2 eggs to a range of 1 – 2 eggs is a reminder that eggs, although a very nutritious food, should be eaten in moderation.

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Background for
Educators and Communicators

Importance of Variety in Healthy Eating

The Variety Message

This fact sheet focuses on the importance of the directional statement: *Enjoy a variety of foods from each group every day.*

Eating many different kinds of foods, prepared in different ways, is what variety is all about. Variety promotes:

- an adequate intake of essential nutrients;
- the use of foods and cuisines enjoyed by different ethnic and cultural groups; and
- the positive and pleasurable aspects of eating by exploring a wide range of foods varying in colour, flavour and texture.

Variety also supports moderation in the consumption of fat, salt, caffeine and alcohol.

How Foods are Classified into Food Groups

The importance of variety in healthy eating is better understood once consumers know how foods are classified into groups.

Foods are classified into the four food groups and the Other Foods category primarily on the basis of these factors:

- *Commodity or Agricultural Base* – Foods originating from the same agricultural base are generally grouped together. For example, wheat as a grain, wheat flour and foods made with wheat flour such as cookies, cakes and other pastries are grouped together in Grain Products.
- *Consumer's Use of Foods and How Foods Have Been Traditionally Classified* – For example, legumes are placed in Meat & Alternatives because consumers often use them as a substitute for meat. If food classification had been based on only nutrient similarity, legumes would have been grouped with Grain Products.
- *The Fact That Some Food Items Do Not Fit into a Food Group* – Foods that do not fit into any of the four food groups are classified into the Other Foods category.

Where Does Nutrition Come In?

Once foods are classified into food groups, it is possible to identify a set of key nutrients for each group as shown in the table on the reverse side.

Each food group provides its own set of key nutrients. However, there are also nutrient differences among foods within each group. Foods vary nutritionally because of natural differences and as a result of processing, enrichment and preparation methods.

That's why the Food Guide promotes variety through its directional statements.

Enjoy a variety of foods from each group every day encourages consumers to select:

- foods from all four food groups to benefit from the key nutrients contributed by each group; and
- a wide range of foods from within each food group since the nutrient content of foods within a group also varies.

- reduce the oil or fat called for in recipes;
- use lower-fat yogourt instead of sour cream in recipes; and
- use milk instead of cream in recipes.

How the Food Guide Promotes the Lower Fat Message

Through its key directional statement, the Food Guide encourages consumers to: *Choose lower-fat foods more often.*

Higher-fat food choices can also be part of a healthy eating pattern when used in moderation.

Grain Products

Grain Products are naturally low in fat. It is only when Grain Products are combined with higher-fat ingredients as in the preparation of baked goods and some cereals that they become higher-fat choices.

Higher-fat Grain Products to eat in moderation: cookies, cakes, danish pastries, pie crust, doughnuts, croissants, higher-fat crackers, granola-type cereals and higher-fat muffins.

Vegetables & Fruit

As with Grain Products, there is an increased emphasis on eating more Vegetables & Fruit which are naturally low in fat. (Avocado is an exception.)

Higher-fat Vegetables & Fruit to eat in moderation: vegetables in cream sauces, topped with butter or margarine, or prepared in pastry; fried vegetables like french fries, onion rings, breaded zucchini; and fruit served with cream.

Milk Products

Milk Products can be a major source of fat. This is why the directional statement *choose lower-fat milk products more often* appears on the Food Guide.

There are many lower-fat Milk Products from which to choose more often. For example:

- skim, 1% and 2% milk; skim and 2% evaporated milk;
- cottage cheese and yogourt with 2% or less butter fat (B.F.) or milk fat (M.F.);
- lower-fat cheeses ranging from 2% B.F. or M.F. to 15% – 20% B.F. or M.F. (most firm, ripened cheese contains 28% – 32% B.F. or M.F.); and
- frozen yogourt (less than 3% B.F. or M.F.); ice milk (3% – 5% B.F. or M.F.); light ice cream (5% – 7.5% B.F. or M.F.).

Higher-fat Milk Products to use less often: whole milk; regular evaporated milk; yogourts and cottage cheese containing more than 2% B.F. or M.F.; cheese with 20% or more B.F. or M.F.; regular ice cream (8% – 10% or more B.F. or M.F.); cream; and sour cream.

Meat & Alternatives

Meats, poultry, some fish, eggs, nuts and seeds can be major sources of fat. This is why the directional statement advises to: *Choose leaner meat, poultry and fish, as well as dried peas, beans and lentils more often.*

Leaner meats will show very little fat marbled throughout the meat and fat can be easily trimmed. Processed meats that are pre-packaged may have a nutrition label that will help consumers make lower-fat choices. And, most legumes (dried peas, beans and lentils)

are low-fat meat alternatives that can be eaten more often.

Higher-fat Meat & Alternatives to eat less often: breaded and fried meat, fish and poultry; poultry with the skin; higher-fat meats like bacon, sausages, bologna; regular and medium ground meat unless the fat can be drained off; and canned fish packed in oil.

Eggs are higher in dietary cholesterol than most foods in this food group. Consumers can enjoy eggs as a meat alternative but are encouraged not to eat them every day.

Other Foods

Some Other Foods are major sources of fat in the Canadian diet. The Food Guide states that: *Some of these foods are higher in fat or Calories, so use these in moderation.*

Examples of higher-fat Other Foods are:

- fats and oils such as butter, cooking oil, margarine, oil-based salad dressing, shortening, lard and regular mayonnaise;
- high-fat snack foods like potato chips, corn chips and chocolate.

You can encourage consumers to reduce their fat intake from these Other Foods by:

- choosing fat-reduced products such as Calorie-reduced or fat-reduced salad dressings;
- using smaller amounts of fats and oils in recipes and stir-frying; and
- choosing high-fat snack foods in smaller amounts.

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Background for
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A Closer Look at Carbohydrates

This fact sheet explains why carbohydrates are important and illustrates how the Food Guide helps consumers to increase their intake of complex carbohydrate (starch) and fibre.

The Nutrition Recommendations for Canadians state that "The Canadian diet should provide 55% of energy as carbohydrate from a variety of sources." Eating patterns that are high in complex carbohydrate and fibre are associated with a lower incidence of heart disease and certain types of cancer. When the Nutrition Recommendations were released, data from 1986 showed that Canadians got approximately 48% of a day's energy from carbohydrate.

The goal to get more of a day's energy from carbohydrate is not to increase overall energy intake but rather to change the source of energy. When a person reduces fat intake there is a significant reduction in energy intake since fat provides twice the energy of either protein or carbohydrate. As fat intake is reduced, the energy should be compensated for by an increase in carbohydrate intake.

Sources of Energy

	Approximate Cal/kJ per g
Protein	4 / 17
Carbohydrate (starch & sugars)	4 / 17
Fat	9 / 37
Alcohol	7 / 29

Key Message on Carbohydrates

The Nutrition Recommendations advise that the increase in carbohydrates should come from foods rich in complex carbohydrate and fibre. To do this consumers should *emphasize cereals, breads, other grain products, vegetables and fruits* as stated in *Canada's Guidelines for Healthy Eating*.

Canada's Food Guide to Healthy Eating promotes carbohydrates by:

- the rainbow design that puts Grain Products and Vegetables & Fruit in the outermost arcs and shows a wide range of foods in both groups;
- the larger number of servings recommended for both Grain Products and Vegetables & Fruit; and
- the directional statement for Meat & Alternatives that encourages consumers to choose

dried peas, beans and lentils more often.

Kinds of Carbohydrates

- complex carbohydrate more commonly known as starch;
- fibre; and
- simple carbohydrate or sugars

A Closer Look at Complex Carbohydrate (Starch)

The Food Guide depicts a wide range of foods rich in complex carbohydrate.

Starchy foods were once considered a side dish, but now, healthy eating patterns encourage consumers to use these foods more generously and to use them as the main part of the meal.

There is the misconception that starchy foods are fattening. Staple forms of starchy foods like bread, rice, pasta, potatoes and most legumes are very low in fat.

However, starchy foods may no longer be lower in fat and energy when prepared or processed with ingredients such as fat.

For example, french fries, cookies and pasta with high-fat sauces, contribute complex carbohydrate but are higher in fat and energy. Some of the Other Foods such as potato chips also contribute complex carbohydrate but are high in fat and/or salt. These foods should be eaten in moderation.

Some Sources of Complex Carbohydrate (Starch)

- Grains: wheat, oats (oatmeal), rice, wild rice, barley, buckwheat (kasha);
- Grain-based foods: breads, rolls, muffins, cereals, pasta;
- Vegetables: potatoes, sweet potatoes, peas, corn; and
- Legumes: dried peas, beans, lentils.

A Closer Look at Dietary Fibre

There is no quantitative recommendation for a daily fibre intake although the Nutrition Recommendations advise Canadians to choose a variety of fibre-containing foods every day.

The Food Guide encourages the consumption of more fibre by promoting the consumption of whole grain products, vegetables, fruit, dried peas, beans and lentils.

Dietary fibre is a component of plants that is largely undigested. There are two types of fibre, soluble and insoluble, that combine together in varying proportions in most fibre-containing foods to form the total fibre content of food.

Sources of Dietary Fibre

- Whole grains such as whole wheat, brown rice, whole rye, barley;
- Bran of wheat and oats;
- Vegetables;
- Fruit; and
- Legumes: dried beans, peas, lentils.

Dietary fibre, especially from whole grains and legumes, plays a useful role in regulating bowel function, more specifically in the prevention of constipation. The evidence linking fibre to the prevalence of other diseases is inconclusive. To date, it is not yet clear whether the effects originally attributed to dietary fibre are:

- from the fibre alone; or
- from the starch component of fibre-containing foods; or
- from a combination of both these factors.

For this reason, the message regarding dietary fibre encourages the use of a variety of fibre-containing foods, not fibre supplements. Increases in fibre intake should be accompanied by larger intakes of fluid as well. For people not accustomed to higher fibre intakes, fibre-containing foods should be added gradually, over time. This may help to avoid excessive intestinal gas and bloating experienced by some people.

A Closer Look at Simple Carbohydrate (Sugars)

Sugars occur naturally in foods like milk, fruit and vegetables. Sugars are also added to foods in many forms: sugar or sucrose,

brown sugar, glucose, fructose, dextrose, liquid invert sugar, molasses, honey and corn syrup. These added sugars and foods that are mostly sugar like soft drinks, candy and jams are classified into the Other Foods category in the Food Guide.

All added sugars, including honey and molasses, contribute primarily energy and taste and have no other significant nutritional advantages.

With the exception of dental caries, there is no conclusive evidence that sugars, when consumed at current levels, are hazardous to the health of the general public. However, people with lower energy needs may need to be more careful with their intake of foods that are high in sugar in addition to foods that are high in fat because they may not need to consume this extra energy.

The effects of sugars on dental health vary depending on caries susceptibility, oral hygiene, fluoride exposure and eating habits. The amount of sugars can play a role but quantity alone is not the only factor that matters. Frequent intakes of sugars, long exposure of teeth to sugars and sticky forms of sugars can all influence dental decay. In addition, some foods can minimize tooth decay by stimulating saliva (e.g., sugarless gum) or by providing protective substances (e.g., calcium and phosphate in cheeses).

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Background for
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A Closer Look at Other Foods

This fact sheet explains how Other Foods are part of healthy eating.

In contrast to previous food guides that were designed to meet basic nutrient needs only, *Canada's Food Guide to Healthy Eating* gives guidance on the complete selection of all foods for a day. This is why a category of Other Foods is included on the bar side of the Food Guide.

Other Foods are a broad range of food items that Canadians commonly eat or drink that do not belong in one of the four food groups.

Other Foods as Part of Healthy Eating

No one food, either from the Other Foods category or a food group, should be positioned as bad or harmful to health. Healthy eating habits are not created or destroyed by any one food, meal or even a day's meals. *It is the average of what people eat over time or the pattern of eating that is important to health.*

The Other Foods Category Includes:

- *Foods that are mostly fats and oils:* butter, margarine, cooking oils, mayonnaise, oil-based salad dressings, shortening, lard;
- *Foods that are mostly sugar:* most jams, jelly, all forms of sugar including honey and syrups, candy, marshmallows, sherbet, popsicles;
- *High-Fat and/or High-Salt Snack Foods:* potato chips, pretzels, corn chips, cheese-flavoured puffs;
- *Beverages:* water, coffee, tea, soft drinks, fruit-flavoured drinks, alcohol; and
- *Herbs, Spices and Condiments:* oregano, pepper, salt, mustard, relish, ketchup, steak sauces, horseradish, chili sauce, pickles, soya sauce.

As with foods in the four food groups, the diverse range of Other Foods adds taste to and enhances the enjoyment of eating.

The nutritional contribution of Other Foods is varied. For instance:

- Other Foods that are mostly fat and the high-fat and/or high-salt snack foods are high in fat and contribute some essential nutrients. For example, fats and oils are important sources of essential fatty acids and margarine is also a source of vitamin D;
- Other Foods that are mostly sugar and some beverages such as fruit-flavoured and regular soft drinks contribute energy but contain few nutrients; and
- water, coffee, tea, diet soft drinks, condiments, herbs and spices contribute few nutrients or Calories (kilojoules).

Water as an Other Food

Water is essential to life. The need for water is governed by thirst and is met through water-containing foods such as fruit, milk and beverages including coffee, tea and soft drinks.

Although it is not absolutely essential to drink plain water, consumers should be encouraged to consider plain water as an energy-free way to quench thirst and replenish body fluids, especially after strenuous work or physical activity.

In areas where the drinking water is not fluoridated, fluoride supplements may be considered for children three years of age and older at high risk of dental decay, in consultation with a dental health professional.

Moderation as It Applies to Some Other Foods

Alcohol in Moderation

Canada's Drug Strategy, supported by Health and Welfare Canada and its many partners, has developed a position on the meaning of moderate alcohol consumption.

What is moderate consumption?

For most adults, moderate consumption of alcohol is no more than 1 drink a day and no more than 7 drinks a week. More than 4 drinks on any one occasion or more than 14 drinks in a week are considered a risk to health and safety.

One drink is:

- 1 bottle (350 mL/12 oz.) of beer (5% alcohol);
- 150 mL/5 oz. wine (10% – 14% alcohol); or
- 50 mL/1 1/2 oz. spirits (40% alcohol).

Canada's Drug Strategy complements the Nutrition Recommendations and considers the impact of alcohol in a broader sense by taking into account the

many issues related to alcohol consumption.

Since alcohol can adversely affect the unborn child and there has been no safe level of alcohol intake established during pregnancy, pregnant women are advised to avoid alcohol altogether.

Consumers can be encouraged to:

- use alcohol in moderation; and
- choose for themselves and offer to others:
 - non-alcoholic or alcohol-reduced beers or wines; and
 - non-alcoholic beverages like soda water, flavoured mineral water, juices and soft drinks.

Caffeine* in Moderation

Caffeine is found in foods such as coffee, tea, cocoa and in a number of drugs. For most people, intakes up to 400 – 450 mg of caffeine per day do not increase the risk of heart disease, hypertension or adverse effects on pregnancy or the fetus.

Sources of Caffeine Product	Caffeine (mg)
<i>Coffee: per 175 mL cup/6 oz.</i>	
Automatic percolated	72 - 144
Filter drip	108 - 180
Instant regular	60 - 90
Ground beans	66 - 78
Instant decaffeinated	< 6.0
<i>Tea: per 175 mL cup/6 oz</i>	
Weak	18 - 24
Strong	78 - 108
<i>Cola Soft Drinks. 355 mL can/12 oz</i>	
1 can	28 - 64
<i>Cocoa Products</i>	
Dark chocolate bar 56 g/2 oz.	40 - 50
Milk chocolate bar 56 g/2 oz.	3 - 20
Baking chocolate 30 g/1 oz.	25 - 35
Chocolate milk 250 mL/8 oz.	2 - 8
Hot cocoa 175 mL/6 oz.	6 - 30
<i>Medications. 1 tablet</i>	
Cold remedies	15 - 30
Headache relievers	30 - 32

*Caffeine. 1992. Issue paper available from: Health Protection Branch, Health and Welfare Canada.

Useful points to communicate:

- Mugs of coffee usually hold more than a 175 mL/6 oz. cup of coffee and may contribute closer to 200 mg of caffeine per mug.
- It is important to moderate intakes of caffeine, particularly during pregnancy and breast-feeding. Caffeine will cross the placenta as well as appear in breast milk giving rise to the typical stimulant effects for which caffeine is known.

Salt in Moderation

Canadians generally consume more sodium than is required. Salt, used in the preparation of foods both at home and in the manufacture of foods commercially, contributes most of the sodium consumed. To moderate their intake of salt, consumers can choose highly salted snack foods less often; reduce the amounts they use of regular salt, seasoning salts, salted condiments and salty sauces like soya; and taste foods before salting. Also, consumers can check labels when shopping to choose foods that are unsalted and lower in salt or sodium.

Fat in Moderation

Reducing fat intake is a major goal of the Nutrition Recommendations. Other Foods that are mostly fat and high-fat snack foods should be eaten in moderation.

Sugar in Moderation

The new Food Guide does not specifically recommend a reduction in sugar intake. However, the principle of moderation can apply to sugar intake, particularly for people with lower energy needs.

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Canada's Food Guide to Healthy Eating Meets Individual Needs

This fact sheet discusses how the Food Guide is designed to meet the needs of different people in various stages of life. This concept is introduced on the bar side of the Food Guide under the heading *Different People Need Different Amounts of Food*.

Factors That Influence a Person's Needs for Energy and Nutrients

When it comes to food and nutrition needs, no two people are exactly alike. They differ according to:

- **Age** – For example, teens generally have higher energy needs than a mature person.
- **Body Size** – Nutrient and energy needs are greater for those with a larger body size.
- **Gender** – Males, because of their larger body size and greater muscle mass, generally have higher nutrient and energy needs. Females too have special nutrient needs, particularly for calcium and iron.
- **Activity Level** – Increased activity levels can increase energy and nutrient needs.

● **Pregnancy and Breast-feeding** – Both these stages in a woman's life increase nutrient and energy needs.

● **Individual Variation** – There is a natural variation in the need for energy and nutrients from person to person, even when factors such as age, body size, gender and activity levels are similar.

How Can One Food Guide Meet Everyone's Needs?

The Food Guide is just a guide. The ranges in both the number of servings and the size of servings make the Food Guide flexible. Individuals with energy needs ranging from 1 800 to 3 200 Cal (7 500 – 13 400 kJ) can choose the number and size of servings appropriate to their nutrient and energy needs.

People with lower energy needs such as older women will plan their healthy eating pattern around the lower number of servings for each group. To meet all of their nutrient needs without consuming too much energy, these people must choose nutrient-rich foods

that are lower in fat and energy from each food group and the Other Foods category.

Recommended Range of Servings in the Food Guide

Grain Products	5 - 12
Vegetables & Fruit	5 - 10
Milk Products	
Children Ages 4-9	2 - 3
Youth Ages 10-16	3 - 4
Adults	2 - 4
Pregnancy and Breast-feeding	3 - 4
Meat & Alternatives	2 - 3
Other Foods – No specific serving range	

In contrast, athletes or adolescent boys with high energy needs have more flexibility in the choices they make. Choosing a variety of foods and lower-fat foods more often is still important. But, the extra energy that these people need gives them the option to include foods that are higher in fat and energy more often.

Most people will meet their needs for energy and nutrients by choosing a number of servings that fall somewhere between the lower and upper ends of the servings range. People may also vary their intakes from day to day.

One day they might eat 9 Grain Products and just 5 foods from the Vegetables & Fruit group; the next day only 6 Grain Products but 10 choices from Vegetables & Fruit.

Too Much Food?

You can expect the comment that the Food Guide recommends too much food, especially from the Grain Products and the Vegetables & Fruit groups. However, when you compare some *typical* serving sizes with the recommended serving sizes, the number of servings no longer seems too large.

For instance:

- 1 cup/250 mL of orange juice or a juice box counts as **2** servings of fruit (1 serving is only 1/2 cup/125 mL).
- 1 cup/250 mL of broccoli counts as **2** servings of vegetables.
- A whole bagel or bun, or a cup of pasta or rice is **2** servings of Grain Products.
- One sandwich made with 2 slices of bread counts as **2** servings of Grain Products.

Vitamin and Mineral Supplements

Choosing foods according to the Food Guide can provide all of the vitamins and minerals needed for good health for most people. Vitamin and mineral supplements may be indicated for special situations such as: iron and folacin supplements during pregnancy; fluoride supplements for children three years of age and older who are at high risk of dental decay

and are living in a non-fluoridated area; vitamin D for people who are not exposed to the sun or who do not consume enough vitamin D-fortified fluid milk or margarine.

Consumers who need vitamin/mineral supplements should be directed to a doctor or dietitian.

The Food Guide and Healthy Eating

Canada's Food Guide to Healthy Eating is intended to encourage an overall pattern of healthy eating. Healthy eating is the average of what is eaten over time. Choices may be balanced over a day, or even over several days.

Enjoying food is part of healthy eating. Healthy eating means being able to enjoy different eating routines on different days, like regular weekdays, weekends and special times.

Birthdays, holidays, religious celebrations, vacations and visiting can bring special foods into our lives. Consumers can relax and enjoy these festive times while remembering to balance missing food groups or higher-fat choices over the course of several days.

By using the following checklist from time to time, individuals can become aware of their food habits and create their own patterns for healthy eating at routine and special times.

Checklist for Healthy Eating

For meals and snacks think about:

✓ *How many food groups did I eat from? What groups are missing? (Grain Products and Vegetables & Fruit should be included in most meals/snacks if the number of daily servings are to fall within the recommended range.)*

✓ *Is the meal/snack low or high in fat? What makes it so? What does the fat content of this meal/snack mean to later meals/snacks?*

At the day's end think about:

✓ *How many servings from each food group did I get?*
 – *between 5 and 12 Grain Products?*
 – *between 5 and 10 Vegetables & Fruit?*
 – *between 2 and 4 Milk Products?*
 – *between 2 and 3 Meat & Alternatives?*

✓ *Of the Grain Products chosen, were most whole grain or enriched foods?*

✓ *Have I included dark green or orange vegetables or orange fruit?*

✓ *Have I chosen many salty foods? Did I add salt to foods before tasting?*

✓ *How many caffeine-containing foods or beverages did I have today?*

✓ *How many alcoholic drinks have I had today? This week?*

✓ *Did I enjoy eating today?*

✓ *Was I active today?*

✓ *Lastly, what should my meals/snacks look like over the next day or next several days to balance what I have recently eaten?*

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Examples of How the Food Guide Meets Individual Needs

This fact sheet takes a look at how different people can use the Food Guide to meet their needs. The first two examples show how food choices can be balanced over one day. The last three examples briefly discuss how the Food Guide can be used by people with varying needs.

A Young Adult Woman

Anna is a 22-year-old woman. She keeps physically active and maintains a healthy body weight.

Anna's menu plan (at right) shows that her servings fall in the middle of the servings range outlined in the Food Guide, reflecting the average needs of a young, active woman. Her food intake is varied and satisfying and does not exceed energy and fat guidelines for a woman her age. Anna chooses lower-fat Grain Products, moderates her choices of higher-fat foods like croissants and pastries; uses Vegetables & Fruit that are generally plain without added fat and sauces; chooses lower-fat Milk Products more often; eats within the recommended range of servings for Meat & Alternatives; and moderates her use of fats like butter and oil.

All women must choose foods carefully to ensure adequate calcium and iron intakes.

Anna's need for calcium is met through her 2 servings of milk. Her need for iron is met through a variety of iron-containing foods. (See list on reverse side.)

Anna's Meals and Snacks for a Day

	Number of Servings				
	Grain Products	Vegetables & Fruit	Milk Products	Meat & Alt.	Other Foods*
Breakfast					
1/2 grapefruit		1			
2 slices whole wheat toast, lightly buttered (10 mL) with jam (15 mL)	2				✓
Coffee (250 mL) black with sugar (5 mL)					✓
Snack					
Fruit bottom yogourt 1% - 2% M.F. (175 g)			1		
Lunch					
Tuna sandwich (1/3 can) with mayonnaise (15 mL)	2			1	✓
Carrot sticks (about 1 carrot)		1			
Single serving container of pears (125 mL)		1			
Fig bar cookies (2)	1				
Carton 2% milk (250 mL)			1		
Snack					
Small blueberry muffin	1				
Tea (250 mL) black with sugar (5 mL)					✓
Dinner					
Stir-fry meal – lean beef (100 g) oil (10 - 15 mL)				1	✓
vegetables: mushrooms, zucchini, bean sprouts (375 mL)		3			
Enriched pasta (250 mL)	2				
Vegetable juice (250 mL)		2			
Sherbet (125 mL)					✓
Water throughout the day					✓
Total	8	8	2	2	
Food Guide Range	5-12	5-10	2-4	2-3	

Day's energy 2 100 Cal (8 800 kJ); Percentage of energy from total fat – 28%; Percentage of energy from saturated fat – 9%; Percentage of energy from carbohydrate – 58%

*Other Foods are not totalled because there is no established number of servings for foods in this category.

Food Sources of Iron

- meat
- poultry
- fish
- breakfast cereals
- bread
- dark green vegetables like spinach, broccoli, kale
- enriched pasta
- legumes
- eggs
- nuts & seeds
- dried fruits

A Middle-Aged Man

Roger is a 45-year-old healthy male, whose work involves physical labour. Roger's energy needs are relatively high so he chooses a higher number of servings from each food group and the Other Foods category. Roger's energy intake from fat meets the Nutrition Recommendation. His menu plan (at right) shows that Roger chooses a variety of foods, selects lower-fat foods more often, and includes moderate amounts of some higher-fat foods from the four food groups and Other Foods.

A Vegetarian Teen

Kim is an active 15-year-old who is a lacto-ovo vegetarian. This means he eats Milk Products and eggs but does not eat meat, fish or poultry. Kim chooses from the Food Guide like anyone else, except his selections from the Meat & Alternatives Group will be tofu, other legumes, nuts, nut butters and eggs. He gets enough protein, iron and zinc even though he doesn't eat meat because he consumes Milk Products, legumes and Grain Products every day and eggs a few times a week. The Milk Products ensure an adequate intake of calcium and of vitamin B₁₂, a nutrient that is available only from foods of animal origin.

A Pregnant Woman

Denise is a 30-year-old mother who is seven months pregnant and moderately active. She has an increased need for most nutrients.

Roger's Meals and Snacks for a Day

	Number of Servings				
	Grain Products	Vegetables & Fruit	Milk Products	Meat & Alt.	Other Foods
Breakfast					
Orange juice (250 mL)		2			
Hot whole grain cereal (175 mL) with 2% milk (250 mL)	1		1		
Banana		1			
1 large boiled egg				1	
1 whole wheat toast with margarine (5 mL)	1				✓
Coffee (250 mL) with 2% milk (15 mL)			trace		✓
Snack					
Bagel with cheese (25 g)	2		1/2		
Coffee (250 mL) with coffee whitener					✓✓
Lunch					
Two sandwiches - 2 slices of ham (50 g) margarine on bread (10 mL)	4			1	✓
lettuce and 1 tomato		1			
Oatmeal cookies (4)	2				
Carton 2% milk (250 mL)			1		
Apple		1			
Snack					
Soft drink (1 can)					✓
Small bag of potato chips (55 g)					✓
Dinner					
Roast chicken (100 g)				1	
Broccoli (125 mL)		1			
Carrots (125 mL)		1			
with margarine (5 mL)					✓
Baked potato with sour cream (15 mL)		1		trace	
Apple crisp (250 mL)	trace	1			
Tea (250 mL) with 2% milk (15 mL)			trace		✓
Water throughout the day					✓
Total	10	9	2 1/2	3	
Food Guide Range	5-12	5-10	2-4	2-3	

Day's energy 3 200 Cal (13 400 kJ). Percentage of energy from total fat – 28%; Percentage of energy from saturated fat – 9%. Percentage of energy from carbohydrate – 59%.

energy and fluids. Her energy needs can be met by increasing the number of servings from each food group.

Denise's special nutritional challenges are to get sufficient:

- **Calcium**: She does this by having 3 - 4 servings of Milk Products.
- **Iron***: Her needs may be met by choosing more servings and larger portions of iron-containing foods.
- **Folacin***: Her needs may be met by choosing more servings of whole grain and enriched Grain Products, dark green vegetables and legumes.

**Since iron and folacin are difficult for pregnant women to get entirely through their diet, the need for a supplement of these two nutrients may be discussed with a doctor or dietitian.*

An Older Woman

Lydia is 72 years old. She is in good health and is moderately active. Although Lydia's energy needs have decreased with age, her nutrient needs, except for iron which has also decreased, have remained almost the same. Folacin is of concern to older women so Lydia chooses foods such as whole grain breads, enriched breakfast cereals, legumes and dark green vegetables like spinach, broccoli, asparagus and peas. Because she needs less energy she chooses servings at the lower end of the servings range. So that she gets all of the needed nutrients she chooses the most nutrient-rich foods and moderates her intake of foods high in fat and energy.

Food Guide Facts

9

Background for
Educators and Communicators

Making the *Vitality* Message Come Alive

This fact sheet focuses on how *Canada's Food Guide to Healthy Eating* promotes the *Vitality* concept. This is done visually through the silhouette figures on the bar side of the Food Guide and through the slogan: *Enjoy eating well, being active and feeling good about yourself. That's Vitality.*

What is *Vitality*?

Vitality is a program by Health and Welfare Canada and Fitness Canada with support from ParticipACTION. The program is geared to help all Canadians enjoy well-being through the integration of:

- eating well,
- being active, and
- feeling good about themselves.

The program name, *Vitality*, was chosen to reflect this integrated approach to life. It projects the images of energy, action, good health and a zest for living. These are the benefits that Canadians can enjoy by adopting a *Vitality* approach to living. It's a fresh approach to life that will lead to an enhanced quality of life and maintaining a healthy weight.

From Weight Control to *Vitality*

Vitality evolved in response to issues around body weight, but it is about overall well-being and not just about weight.

Over the last few decades, Canadians have become preoccupied with their weight and body image. Billions are spent each year on losing weight. Yet, weight loss programs are seldom successful and weight remains a problem for many Canadians. Eating disorders, especially among young women, are on the increase. This relentless and unrealistic pursuit of thinness in our society is taking its toll on the physical and mental health of those who struggle with weight in unhealthy ways.

Vitality was born out of the recognition that Canadians need to shift their current focus on body weight to a more positive approach to health...eating well, being active and feeling good about themselves.

One of the first steps in adopting the positive principles of *Vitality* is to help consumers view their own weight and the weight of others more realistically. This can be done by positioning one's weight within a range of healthy weights, using the method known as the Body Mass Index or BMI.

This method of plotting weight for height into a weight range does not establish one "ideal" weight. Rather, it acknowledges that weight naturally varies, even among people of the same height, because body builds and shapes vary.

Whether they are at a healthy weight or they need to work toward one, the *Vitality* program will help consumers focus on health and well-being...not just weight.

The *Vitality* Approach

The three positive life choices that make up the *Vitality* approach to living are described so that you can help consumers bring *Vitality* into their lives.

Enjoy Eating Well

This is the very essence of *Canada's Food Guide to Healthy Eating*.

As part of the shift away from a preoccupation with weight to a more positive approach to food, the message is healthy eating instead of dieting.

Eating well means:

- choosing a variety of foods from the four food groups: Grain Products, Vegetables & Fruit, Milk Products, Meat & Alternatives;
- choosing whole grain and enriched products more often;
- choosing dark green and orange vegetables and fruit more often;
- choosing lower-fat foods more often, including lower-fat milk products, leaner meats and foods prepared with little or no fat; and
- limiting salt, alcohol and caffeine.

Enjoy Being Active

There is a new philosophy about being active. It involves a growing acceptance of the joy and value of all kinds of physical activity and movement. The message is on physical activity instead of exercise.

The *Vitality* approach to being active is to engage in activities that fit comfortably and conveniently with the usual routines of daily life...at home, at work, with family and friends or during leisure time.

Being active means:

- ride a bike
- work off the day's stress by walking or wheeling home from work
- dribble a basketball
- mow the lawn

- wash the car
- shovel snow
- toboggan or skate
- walk the dog.

Being active is for everyone, at any time or place.

Feeling Good about Yourself

This aspect of *Vitality* is about people appreciating the importance of taking charge of their lives and learning to like, accept and respect themselves.

People with a healthy self-image and body image will have a stronger sense of themselves, have more control over their lives and tend to feel and look happier.

Here are some points you can make to consumers:

- Emphasize that building a positive body image is a long-term project. Focus on enjoyable eating and being active to help gain greater body acceptance and confidence.
- Encourage consumers to avoid using "thinness" as a measure of success, and to start taking pride in their experiences and accomplishments in life.
- Explain that feeling good about yourself means:
 - to see yourself as more than a body – to look at the inside as well as the outside;
 - to define yourself by means other than the bathroom scales;
 - to discover the joys and challenges of being active;
 - to find pleasure in food and healthy eating; and
 - to take time for relaxation during and after a hectic day.

Vitality in Action

The following vignette will help illustrate the *Vitality* approach to everyday life.

John enjoys lunch in the cafeteria at work where most days, he joins a group of friends. The conversation is never dull. Once or twice a week John buys lunch from the cafeteria but today he opens a bagged lunch he brought from home: a salmon sandwich on whole wheat bread, a couple of fruit-filled cookies and an orange. As usual, he buys a carton of milk to go with lunch.

With 20 minutes left in the lunch break, John and a friend decide to continue their conversation while taking a brisk walk.

John values his mid-day walk because it makes him feel good and energetic for the rest of the afternoon.

In summary, the *Vitality* approach to living is making a psychological, social and cultural shift away from body weight, dieting and exercise to a focus on eating well, being active and feeling good about yourself.

For more information about the *Vitality* program, contact:

Nutrition Programs Unit
Health Services and Promotion Branch
Health and Welfare Canada
Fourth Floor
Jeanne Mance Building
Ottawa, Ontario
K1A 1B4
Tel. (613) 957-8331

Special Projects Unit
Fitness Canada
Fitness and Amateur Sport
365 Laurier Avenue West
Ottawa, Ontario
K1A 0X6
Tel. (613) 992-9204

Enjoy eating well, being active and feeling good about yourself. That's VITALITY.

Food Guide Facts

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Background for
Educators and Communicators

Food Labels and the Food Guide

This fact sheet highlights how consumers can use food label information to help establish patterns of healthy eating. Applying the principles of healthy eating begins at the grocery store where food is chosen.

The Nutrition Label

The nutrition label is one of the most useful tools in selecting foods for healthy eating. The Food Guide outlines a pattern of healthy eating; the nutrition label supports the Food Guide by helping consumers to choose foods according to healthy eating messages.

Canada's nutrition labelling program is voluntary. However, a large number of foods do have a nutrition label which shows that many manufacturers are choosing to participate in the program.

The nutrition label is a standardized presentation of the nutrient content of food. Foods are labelled as sold, not as they might be prepared or used.

The nutrition label consists of:

- *A Heading*
- *Serving Size*

Nutrient content must be declared per *stated* serving size.

Consumers should realize that if they eat more or less than the stated serving size, the nutrient values for fat, iron and other nutrients will change accordingly. Sometimes the serving size for the nutrition label differs from the Food Guide serving size.

- *Values for Energy, Protein, Fat and Carbohydrate*

The nutrition label may also include:

- *Total Fat Broken Down into Fatty Acids and Cholesterol*
- *Carbohydrate Broken Down into Sugars, Starch and Dietary Fibre*
- *Sodium and Potassium*
- *Vitamins and Minerals*

Expressed as a % of Recommended Daily Intake. The RDI of a vitamin or mineral is a value developed for food labelling only. It is based on the highest Recommended Nutrient Intake (RNI), excluding the needs for pregnancy and breast-feeding.

CEREAL

Source of Fibre

Low in Fat

Ingredients: Whole Wheat, Wheat Bran, Sugar, Salt, Malt, Thiamin, Pyridoxine Hydrochloride, Folic Acid, Reduced Iron, BHT.

NUTRITION INFORMATION

per 30 g

Serving Cereal

(175 mL, 3/4 cup)

→ Energy	Cal	100
	kJ	420
→ Protein	g	3.0
→ Fat	g	0.6
→ Carbohydrate	g	24
→ Sugars	g	4.4
→ Starch	g	16.6
→ Dietary fibre	g	3.0
→ Sodium	mg	265
→ Potassium	mg	168
→ Percentage of Recommended Daily Intake		
→ Thiamin	%	46
→ Niacin	%	6
→ Vitamin B ₆	%	10
→ Folic acid	%	8
→ Iron	%	28

Using Nutrition Labels for Healthy Eating

The nutrition label is useful:

To Compare Products

Consumers can use labels to compare products and make choices on the basis of nutrient content.

For example, consumers can choose a lower-fat product based on the fat content given on the labels.

To Choose Foods for Healthy Eating

Nutrition label information can also be used to evaluate products in relation to healthy eating. For instance, the Nutrition Recommendations advise Canadians to get 30% or less of their day's energy (Calories/kilojoules) from fat. This translates into a range of fat, in grams, that can be used as a benchmark against which individual foods and meals can be evaluated.

Benchmarks for Fat Intakes per Day

Energy Intake (Cal/kJ)	Fat (g)
1 800 / 7 500	60
2 700 / 11 300	90
3 200 / 13 400	105

The Food Guide covers a range of energy needs from 1 800 to 3 200 Cal (7 500 – 13 400 kJ) per day. A fat intake of 30% or less of a day's Calories means a fat intake between 60 g and 105 g of fat.

How Suzanne Uses Labels

Suzanne is a woman who needs about 1 800 Cal (7 500 kJ) a day. This means she should aim for a fat intake of about 60 g. This information is useful when she

shops for a frozen entrée for dinner. The frozen chicken pot pie looks delicious but when she looks at the nutrition label she sees that this one entrée alone provides 60 g of fat! This would be her total day's fat intake. By having read the nutrition label, Suzanne is better prepared to make a decision. If she selects the pot pie, she knows that she will have to make more lower-fat choices over the next few days. Or, if she decides that it contains too much fat for her on this day, she can eat less or choose some other, lower-fat entrée like frozen chili or shepherd's pie. The value of this nutrition information is to help consumers plan for an overall healthy eating pattern.

Chicken Pot Pie Nutrition Information per 454 g Serving (1 Package)

Energy	924 Cal 3 870 kJ
Protein	32 g
Fat	60 g
Carbohydrate	64 g

Nutrition Claims

A nutrition claim highlights a nutritional feature of a product. It is known to influence consumers' buying habits. Nutrition claims are often positioned in a bold, banner-format on the front panel of a package or as in the case of the cereal example, on the side panel along with the nutrition label. Since a nutrition claim must always be backed up by detailed facts relating to the claim, the consumer should look for the nutrition label for more information.

Popular Claims and What They Mean

The words used in claims are defined by government so that consumers can associate a claim with a particular standard. For instance:

- **Low** is always associated with a very small amount.
- **Less** is used to compare one product with another. For example, a box of crackers claiming to contain "50% less salt" will have half the salt of the food to which it's compared. It doesn't necessarily mean the product is *low* in salt. Half the salt can still be a lot of salt.
- **Light** or **Lite** is a popular claim. If it is on a label, encourage consumers to look further to find out which feature of the product is "light." This claim is often used to describe a food reduced in fat and energy but not always. Sometimes it describes the taste or texture of a food.
- **Low in Saturated Fat** or **Cholesterol Free** may lead consumers to think the product is low in fat. It's not necessarily so. Vegetable oils contain no cholesterol, may be low in saturated fat but are very high in total fat.

Percentage Fat Declaration

Most Milk Products list the fat content based on weight as a percentage of butter fat (% B.F.) or milk fat (% M.F.). This information can be used to choose lower-fat Milk Products.

Key References for Nutrition Labelling

For more information about nutrition labelling, educators and communicators can obtain the following:

- *Guidelines on Nutrition Labelling*
- *Guidelines for Health Information Programs Involving the Sale of Foods.*

Both documents available from: Health and Welfare Canada, Health Protection Branch, Ottawa, Ontario K1A 0L2.

Food Guide Facts

11

Background for
Educators and Communicators

Canada's Food Guide to Healthy Eating with Canadian Foods

This fact sheet shows how the Food Guide's emphasis on variety, lower-fat foods, whole and enriched grains, dark green and orange vegetables and orange fruit can be applied using Canadian foods. By buying Canadian, consumers can get high-quality, wholesome foods and support Canada's food industry.

To Identify Canadian Foods:

- Check for *Country of Origin* information, *Product of Canada*, or the *Canada Grade* name on signs and product labels.
- Check labels for the name and address of a Canadian manufacturer or processor.
- If consumers are unsure whether a product is Canadian, their retailer *may* be able to provide the information on request. This will also let the store know its customers want to buy Canadian.

Grain Products

The Food Guide emphasizes Grain Products, particularly whole grain and enriched ones. The Prairies are noted for wheat, oats

and barley. Other Canadian products are corn, rye, buckwheat and wild rice. Processed grains include: (1) flour; (2) hot and cold breakfast cereals; (3) many types of pasta; and (4) bakery products (e.g., white, specialty and whole grain breads and rolls; cookies, crackers and biscuits).

Whole wheat flour is a source of B vitamins, iron and fibre. Canadian white flour is enriched with thiamin, riboflavin, niacin and iron so that all baked goods contain these nutrients. Pasta and breakfast cereals may be enriched with nutrients. Advise consumers to look for "enriched" on labels.

Vegetables & Fruit

The Food Guide promotes Vegetables & Fruit, particularly dark green and orange vegetables and orange fruit. Canadian produce can be enjoyed all year:

- freshly picked in season (see table on reverse side);
- fresh from controlled-atmosphere storage (e.g., carrots, cabbage, potatoes and apples);
- fresh and ripe from hot houses (e.g., tomatoes and cucumbers);
- frozen, canned and as juice.

Fresh and processed vegetables and fruit are sources of vitamins, minerals and fibre. Choosing different forms adds variety to healthy eating. The convenience of canned and frozen forms suits today's lifestyles. Frozen vegetables are easy in a stir-fry – no washing, trimming or chopping. Processed vegetables are also available with added seasonings and sauces, with other vegetables or as part of frozen ready-to-heat meals. Many have microwave instructions. Consumers can check labels to make lower-fat choices more often.

Milk Products

The Food Guide encourages consumers to select a variety of Milk Products, making the lower-fat choices more often. The assortment of Canadian products is wide:

- skim, 1%, 2%, whole and chocolate milk, and buttermilk;
- evaporated skim, 2% and whole milk; milk powders and UHT milk;
- creams, and regular and light sour cream;
- regular and lower-fat yogourts in plain and fruit flavours;
- regular and lower-fat cheeses and cheese products (Cheddar

What's Available and When: Canadian Fresh Fruits and Vegetables

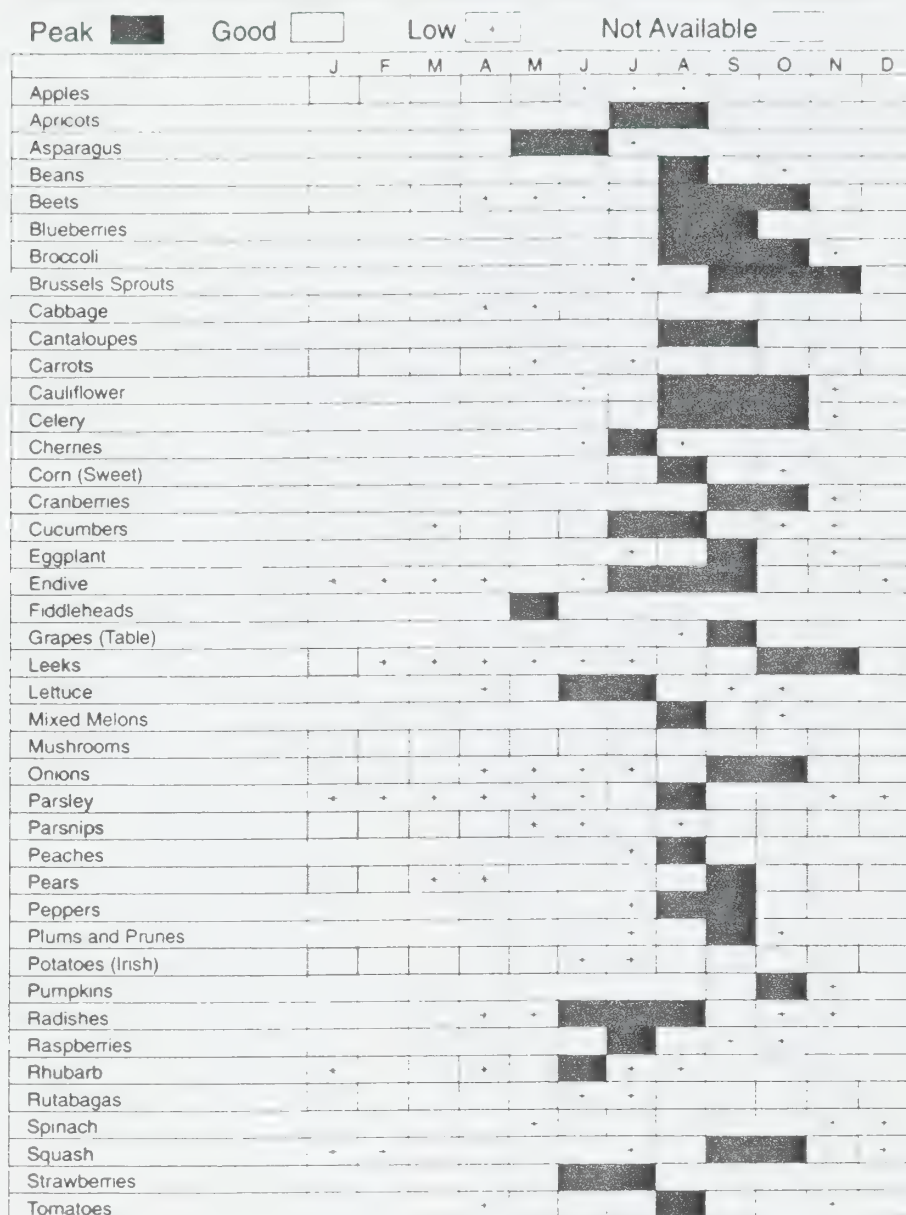


Chart adapted: Agiculture Canada 1983

and most European-type cheeses such as blue, muenster, brie and feta are made in Canada.);

- ice cream, light ice cream, ice milk, frozen yogourt and other frozen desserts, some of which are lower fat; and
- regular and light ready-to-serve puddings.

Meat & Alternatives

The Food Guide recommends two to three servings a day of foods from the Meat & Alternatives group. Consumers are

encouraged to choose lower-fat foods in this group more often.

- The red meat grading systems, breeding and feeding practices, and better retail trimming have progressively reduced the fat content of Canadian meats.
- Beef, pork, veal and poultry are available all year. Lamb is most plentiful from September to December. Lean ground meat and preportioned cuts offer convenience and variety.
- Eggs make a quick, economical meal.

- There are regular and lower-fat processed meats, such as deli-meats, wieners and sausage.
- There is access to over 100 species of fish and shellfish.
- Meat, poultry, egg and seafood products are available in canned, frozen, ready-to-heat/serve and microwaveable forms. Consumers can check the label for fat content.
- Beans, peas and lentils are economical low-fat/high-carbohydrate and fibre choices. They are sold dried, canned, and in prepared soups, salad toppings and snack foods.

Varieties of Canadian Beans, Peas and Lentils

- navy beans and coloured beans (e.g., pinto, black, pink, small red, dark red kidney and large white);
- yellow and green field peas (whole or split); and
- Canadian lentils, which are green in colour.

Other Foods

There are many Canadian products in the Other Foods category which add variety and interest to healthy eating. Examples include butter, vegetable oil and margarine, salad dressing, condiments and sauces, herbs and spices, sugars, syrups, honey and honey blends, maple syrup, jams, jellies, native-to-Canada preserves, confectionery products, beverages and snack foods.

The Food Guide recommends using Other Foods higher in fat and Calories in moderation. Canadian manufacturers provide lower-fat versions of products like mayonnaise, butter, margarine, salad dressing, snack foods and products that are unsalted and lower in salt or sodium.

Developed in cooperation with Agiculture Canada.



Canada's Food Guide to Healthy Eating **Focus on Preschoolers**

Background for Educators and Communicators



Healthy Eating: A Priority During the Preschool Years

This resource discusses how you, as an educator or communicator, can use **Canada's Food Guide to Healthy Eating** to promote healthy eating among preschool children aged two to five years. Use this resource along with the Food Guide tearsheet and Food Guide Facts: Background for Educators and Communicators*.

Healthy eating is important for preschool children to:

- provide the energy and essential nutrients they need to grow, develop and be active;
- develop their sense of taste, acceptance and enjoyment of different foods;
- contribute to their sense of well-being and feeling good about themselves;
- instill attitudes and practices which form the basis for lifelong health-promoting eating and activity patterns.

* See section, "Other Food Guide Materials", on back cover to find out how to get copies of these and other Food Guide resources

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How Preschoolers Approach Eating

Early childhood is an exciting time of change. Bodies are growing. Skills are being mastered. Attitudes are forming. Although every child is different, the following traits are common among preschool children and influence how they approach eating:

A natural curiosity Youngsters explore their world by touching, seeing, hearing, smelling and tasting. Most two- and three-year-olds take great pleasure in experimenting with new foods. A banana is likely to be carefully inspected and squashed between the fingers of curious two-year-olds before reaching their lips. Three-year-olds love to discover surprises such as a special fruit or an animal-shaped sandwich served as a snack. “Why” becomes a frequently used word, especially by four- and five-year-olds. Because of their innate inquisitiveness, they may, for example, need to know why the bread is brown before trying it. It is through the curiosity which preschoolers bring to food that they learn to enjoy an expanding range of foods.

Striving for independence

Two- and three-year-olds are striving for greater independence. Deciding whether to eat or not is something they can easily control. For example, they may insist on a familiar food one day and reject it the next. These whims are normal. Meanwhile, four- and five-year-olds like helping adults by selecting food at the supermarket, then preparing and serving it.

A need for security Because they need the security of what is familiar to them, two- and three-year-olds look for structure in their lives. Most prefer meals and snacks on a regular schedule and in familiar surroundings. Many toddlers insist on having their milk in a certain cup, their food cut in preferred shapes or the same food for lunch over several days. New foods may be refused

with the common refrain “I don’t like it, I’ve never tried it”. As preschoolers get older, they tend to be more willing to try unfamiliar foods that are prepared and served in different ways.

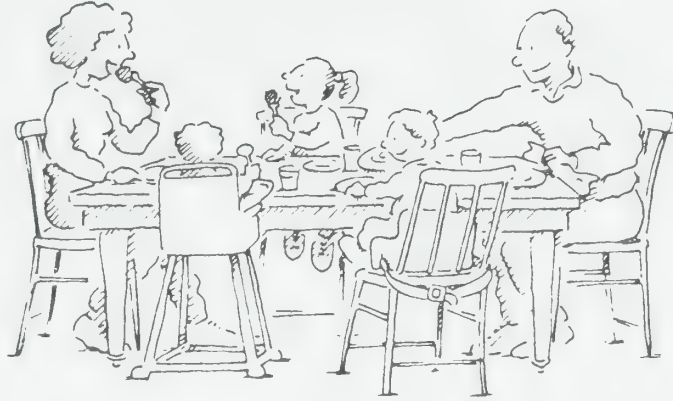
Limited attention span but growing sense of purpose

The ability to focus on one thing increases considerably between the ages of two and five years. This applies at mealtimes too. When hungry, young children will focus on eating. When satisfied, their attention turns elsewhere. Playing with their spoon is more interesting than eating the food before them. Although parents may become concerned when the child dawdles over uneaten food, it is quite normal to see children lose interest in any activity in a short time.

Imitate people around them

Preschoolers can learn to like a wide assortment of foods by eating with friends and family members who enjoy these foods. Children easily pick up subtle messages about how others view foods. For example, a four-year-old boy may be reluctant to eat turnip — a food his father is not fond of, whereas he eagerly eats cabbage — his father’s favourite. <

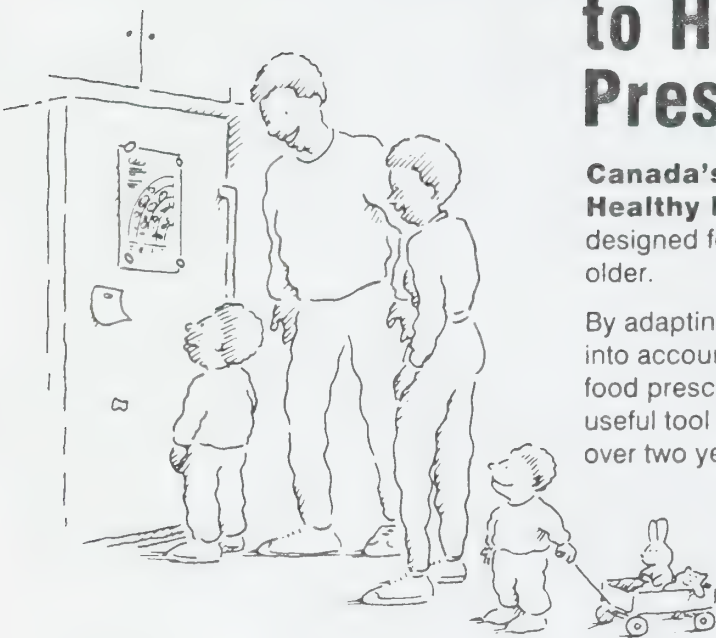




FOR PRESCHOOLERS, HEALTHY EATING IS...

- being curious about new foods and ways of eating them;
- examining the chicken sandwich before they eat it;
- accepting toast only if it is cut in triangles;
- trying only a bite of squash today—maybe more tomorrow;
- drinking milk only if they can pour it into their own glass;
- loving carrots on Tuesday, refusing them on Wednesday;
- insisting the apple be whole—not in slices;
- wanting a peanut butter sandwich for lunch every day for a week;
- gobbling up the cookies they helped to prepare when they are fresh from the oven;
- preferring simple foods they can recognize;
- drinking soup out of a coffee mug just like mom's.

Canada's Food Guide to Healthy Eating for Preschoolers



Canada's Food Guide to Healthy Eating was initially designed for people four years and older.

By adapting the Food Guide to take into account the smaller amounts of food preschoolers eat, it becomes a useful tool for everyone in the family over two years of age. Using one

Food Guide for the family makes sense because children tend to adopt the same pattern of eating as their older siblings and parents. The following sections show how you can use the Food Guide to meet the needs of children during the preschool years, that is from two to five years of age.

Striving for Variety

A key message of the Food Guide is to *"Enjoy a variety of foods from each food group every day"*. The preschool years are important years for learning to taste and enjoy an expanding number of foods prepared in different ways.

For preschoolers, **variety** promotes:

- an adequate intake of essential nutrients

Choosing a variety of foods from the four food groups is the surest way to supply essential nutrients and energy needed for childhood growth and development. The Food Guide provides further advice on making food choices through its key messages. For example, *"Choose whole grain and enriched products more often"* and *"Choose dark green and orange vegetables and orange fruit more often"* encourage choosing nutrient-rich foods from the Grain Products and Vegetables and Fruit food groups.

- the positive and pleasurable aspects of eating by exploring a wide range of foods varying in colour, flavour and texture

Preschoolers are eager to learn about the nature of food. From an early age most delight in exploring the textures and savouring the tastes of various foods. Even simple activities such as helping to cut open a pumpkin or make muffins are ways children learn about food. Preparing food gives young children a feeling of accomplishment. It also encourages them to eat these foods, i.e. potatoes which the preschooler has helped to mash or radishes he has picked from the garden are more appealing than those which just appear on the table.

- the use of foods and cuisines enjoyed by different ethnic and cultural groups

Children eat according to the eating traditions of their family. These traditions are a valued aspect of their culture. Many of the foods appearing in the rainbow design of the Food Guide—for example, tofu, sweet potato, bok choy, rice and pasta—are those enjoyed by various ethnic and cultural groups living in Canada. Different cuisines also use common foods such as chicken and fish in ways that show their ethnic and cultural uniqueness.

Learning to appreciate foods as prepared and enjoyed by other ethnic and cultural groups can add to the interest children already have in food and eating. For example, by exploring a staple food such as bread in many forms—pita, bannock, focaccia, bagels, chapattis—children can begin to appreciate the cultural diversity that food choices reflect.

A VEGETARIAN FAMILY



In Asha's family, no one eats meat or fish, however they do eat milk products and eggs. As lacto-ovo vegetarians, Asha's parents use the Food Guide to choose foods from all the food groups. Instead of meat they prepare a variety of dishes using tofu, other legumes such as dried peas, beans and lentils, nuts and nut butters, and eggs to meet the recommended number of servings from the Meat and Alternatives food group.

Asha gets enough protein, iron and zinc because she consumes milk products, legumes and grain products every day and eggs a few times a week. She also has at least two cups of milk every day. Besides drinking it, she likes it on her cereal at breakfast and in soups and puddings made with milk. This ensures an adequate intake of vitamin D, calcium and vitamin B12, a vitamin that is found only in foods of animal origin.

DO CHILDREN NEED VITAMIN-MINERAL SUPPLEMENTS?

Eating a variety of foods is the best way to ensure an adequate intake of nutrients. If a child is eating according to the Food Guide, is growing well and is healthy, vitamin-mineral supplements are rarely necessary. They may be indicated for special situations such as vitamin D supplements for children who do not consume enough vitamin D-fortified milk.

Some children may not be eating a variety of foods as recommended in the Food Guide because of cultural prefer-

ences, health concerns such as food intolerances or personal food dislikes. Ways to improve the child's eating pattern, including suggestions for alternative foods and different ways of preparing foods which the child may accept, can be discussed with parents and caregivers. If supplements are indicated, a dietitian or doctor can provide guidance on the type, amount and duration. Like all medications, supplements should be kept out of the reach of preschoolers to avoid overdose.

HOW TO INTRODUCE NEW FOODS

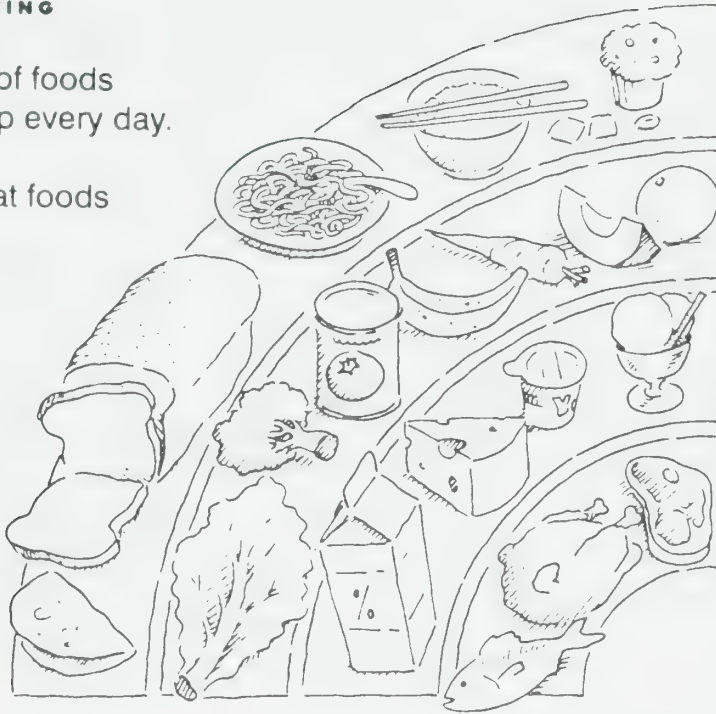
Parents and caregivers can help preschoolers accept a wider selection of foods by:

- being role models. Children are more eager to eat foods that they see family and friends enjoying;
- presenting food in appealing ways by combining different colours, textures and shapes of food;
- offering small quantities of a new food alongside a familiar one, without pressure to eat the new food;
- serving a new food when children are with their peers;
- encouraging them to become familiar with different foods by helping to grow, buy, prepare or serve them;
- being patient. If an unfamiliar food is not accepted the first time, it can be offered again later. The more often children are exposed to new foods, the more likely they will taste them and learn to accept them;
- not using foods as rewards. For example, withholding a sweet dessert until all the vegetables are eaten may establish a preference for the dessert and a dislike for the vegetables;
- respecting individual food preferences. Every child has different likes and dislikes.



Enjoy a variety of foods
from each group every day.

Choose lower-fat foods
more often.



Grain Products

Choose whole grain and enriched products more often.

Vegetables & Fruit

Choose dark green and orange vegetables and orange fruit more often.

Milk Products

Choose lower-fat milk products more often.

Meat & Alternatives


Choose leaner meats, poultry and fish, as well as dried peas, beans and lentils more often.

Energy for Growth, Development and Activity

Meeting children's energy needs for growth, development and activity is a priority for healthy eating. Preschoolers can meet their energy needs by following the pattern of eating promoted by Canada's Food Guide to Healthy Eating.

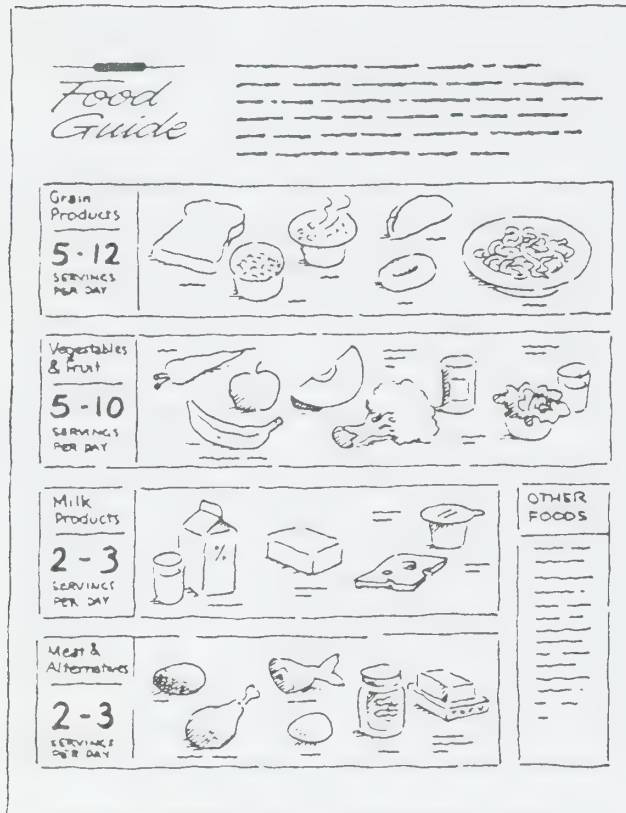
■ Both carbohydrates and fat are important sources of energy (Calories) in foods. The Food Guide recommends that energy come chiefly from foods containing complex carbohydrates. It recommends a pattern of eating that promotes a variety of foods, emphasizes breads, cereals, other grain products, vegetables and fruit, and includes lower-fat foods.

■ The preschool years are an important time for forming life-long healthy eating patterns which include learning to enjoy lower-fat foods.* In practical terms, this means that the same lower-fat foods as those eaten by the other family members, can be offered to preschoolers. For example, if the family uses lower-fat milk such as 2% or 1%, preschoolers can have it as part of their eating pattern, provided their energy needs are met.

■ Higher-fat foods* are also part of healthy eating. The Food Guide recommends that these be used in moderation. When applying this message to preschoolers, more flexibility is needed. Because fat is a concentrated energy source, nutritious higher-fat foods such as peanut butter and cheese help preschoolers satisfy their energy needs. This is especially important for the younger preschooler and children who tend to eat smaller amounts of food. 

* For examples of lower- and higher-fat foods, see Food Guide Facts. Background for Educators and Communicators. "A Closer Look at Fat".

Different Preschoolers Need Different Amounts of Food



The amount of food preschoolers need depends on their age, body size, activity level, growth rate and appetite. The following sections on choosing the number of servings from each food group and on portion sizes for children will help you use the Food Guide to plan meals and snacks for preschoolers.

How many servings from the food groups do preschoolers need?

The Food Guide gives a lower and higher number of servings for each food group. These serving ranges make the Food Guide flexible to use with family members with different energy and nutrient needs. When choosing the number of servings for preschoolers, the following general guidelines apply:

- There is a wide range of servings for **Grain Products** (5-12) and **Vegetables and Fruit** (5-10). Preschool children will generally choose child-size servings around the lower end of the range for these food groups every day.

- The Food Guide recommends 2-3 servings per day of **Milk Products**. Preschoolers should consume 500 mL (2 cups) of milk every day because it is their main dietary source of vitamin D. This can be counted

as two servings. In addition, they may also choose to include a child-size serving of other Milk Products such as cheese and yogurt.

- Preschool children can choose 2-3 child-size servings of **Meat and Alternatives** each day.

What is a child-size serving?

There is a wide variation in portions of foods consumed by preschoolers. That's why a child-size serving is anywhere from one-half to the full size for foods in each food group, as indicated in Canada's Food Guide to Healthy Eating. Generally the size of portion increases with age. For example, a two-year-old may eat a half slice of bread, whereas a four-year-old is more likely to eat a whole slice. Both of these can be counted as one child-size serving of Grain Products.

Examples of one child-size serving

Grain Products

1/2-1 slice of bread
15-30 g cold cereal*
75-175 mL (1/3-3/4 cup) hot cereal
1/4-1/2 bagel, pita or bun
1/2-1 muffin
50-125 mL (1/4-1/2 cup) pasta or rice
4-8 soda crackers

* Approximate volumes for one serving:
flaked cereal 125-250 mL (1/2-1 cup);
puffed cereal 250-500 mL (1-2 cups);
granola or dense-type cereal 30-75 mL
(2 Tablespoons-1/3 cup)

Vegetables and Fruit

1/2-1 medium-size vegetable or fruit
50-125 mL (1/4-1/2 cup) fresh, frozen
or canned vegetables or fruit
125-250 mL (1/2-1 cup) salad
50-125 mL (1/4-1/2 cup) juice

Milk Products

25-50 g cheese
75-175 g (1/3-3/4 cup) yogourt

Preschoolers should consume a total
of 500 mL (2 cups) of milk every day.

Meat and Alternatives

25-50 g meat, fish or poultry
1 egg
50-125 mL (1/4-1/2 cup) beans
50-100 g (1/4-1/3 cup) tofu
15-30 mL (1-2 Tbsp) peanut butter

How to apply child-size servings

AN EXAMPLE WITH JENNY AND TOMMY

Jenny is five years old and her brother, Tommy, has just turned three. As shown by this example of yesterday's dinner, Tommy tends to eat the same foods as Jenny but in smaller portions.

Dinner	Serving Size	Grain Products	Vegetables and Fruit	Milk Products	Meat and Alternatives
Jenny					
Noodles	125 mL	1			
Braised Beef	50 g				1
Carrot Coins	75 mL		1		
Fruit Salad	125 mL		1		
with Yogourt	100 mL			1	
Oatmeal Cookie	1 cookie	1			
Tommy					
Noodles	50 mL	1			
Braised Beef	25 g				1
Carrot Coins	50 mL		1		
Fruit Salad	50 mL		1		
with Yogourt	50 mL			1/2	
Oatmeal Cookie	1 cookie	1			

Both Jenny and Tommy drank 125 mL of milk with dinner, as part of the 500 mL of milk they have each day.



“IS MY CHILD EATING ENOUGH?... TOO MUCH?”

Many parents and caregivers are concerned about how much their child eats. For some, their concern is that the child is eating too little; for others, it is that the child is eating too much. Children

know best how much they need. Parents and caregivers can help them meet their nutrient and energy needs by providing a variety of foods and by:

- respecting the child's ability to determine how much food to eat;
- offering portions suitable for the child, with options for seconds, and allowing children to serve themselves when possible;
- setting regular meal and snack times—ones that work best for the preschooler and the family;
- making time for healthy eating so that meals and snacks are not rushed;
- providing a comfortable setting for eating—one that is without distractions such as television, which can interfere with hunger and satiety cues;
- not pressuring the child to eat.



Preschoolers can determine how much to eat

While parents and caregivers determine the selection of foods offered, preschoolers can determine how much food they need. Throughout the day, children are able to adjust their intake of energy. For example, if a child has a low energy meal or snack, the next one tends to be higher in energy. This explains why some children eat more at one meal than at another.

By trusting their hunger cues, preschoolers can learn to choose an amount they can expect to eat. Parents and caregivers can help build this trust by responding appropriately to signs that indicate when the preschooler is hungry or satisfied.

Small Frequent Feedings for Preschoolers

Because preschoolers have both small stomachs and relatively high needs for energy, they may need to eat small amounts of food frequently throughout the day. This is most commonly achieved by three meals with a nutritious snack between meals. Most preschoolers prefer regularly scheduled meals and snacks.


Appetites of Preschoolers Fluctuate

Appetites tend to increase during growth spurts and periods of intense activity, and fall when the preschooler is overly tired or excited. Food

intakes of preschoolers can vary from day to day. Over time, the child's intake of nutrients and energy typically average out, thus achieving a healthy balance.

Children with Small Appetites

Preschoolers who have small appetites and who typically eat smaller amounts of food—for example, the smaller child-size portions at the lowest number of servings—need foods which are high in both nutrients and energy. In feeding the smaller eater, parents and caregivers can offer:

- food without insisting that the child eat if he or she is not hungry;
- small meals with a nutritious snack between meals;
- smaller portions with the option for seconds;
- nutrient-rich foods, including foods high in iron such as meat, whole grain and enriched cereals, peas, beans and lentils;
- some energy-dense foods such as peanut butter, cheese, higher-fat yogourt, whole milk and muffins, which are nutritious and higher-fat foods enjoyed by many preschoolers. 

GETTING TOGETHER FOR LUNCH



Nicholas, Amira and Mathieu look forward to meal and snack times at Marie's, their caregiver. Marie encourages the children to try new foods. For example, she suggested that five-year-old Nicholas' mother bring his favourite food—perogies—for the other children to try. When Amira and Mathieu saw how much their older friend liked them, they were eager for a taste too. Later at home Mathieu told his parents about perogies and asked to try them for supper sometime.

Two-year-old Amira is a small eater. Sometimes she is too tired to eat much for lunch. When Amira wakes up from her mid-

day nap, Marie makes sure she gets a snack which is nutritious and energy-dense. While her parents have cut back on higher-fat foods like peanut butter, ice cream and higher-fat cheeses, they know these energy-dense food choices help Amira meet her energy needs.

Four-year-old Mathieu enjoys mealtimes at Marie's because everyone sits together. Marie knows Mathieu needs extra time to finish his meals and snacks so she doesn't rush him. Like his friends, Mathieu feels good when he is enjoying a meal with friends and he has fun trying out new foods with them.

Milk and the Preschooler


Milk is an excellent source of vitamin D and calcium, nutrients that are essential for building healthy bones and strong teeth during the preschool years. Because of its key role in health, the need for vitamin D is especially high during the preschool years. Vitamin D is available through exposure to ultraviolet light in sunshine and through certain foods. Current advice to moderate children's exposure to sunlight and the increased use of sunscreens limit the vitamin D available through sunshine. This makes food sources even more important than a few years ago.

Milk is, by and large, the main source of dietary vitamin D. Vitamin D is added to all cow's milk sold on the retail market, which includes fluid milk (2%, 1%, skim or whole) and skim milk powder. Labels of goat's milk need to be checked

to see if vitamin D has been added. Margarine is also a source of vitamin D. Milk products, such as cheese and yogourt, are excellent sources of calcium, but they do not contain Vitamin D.

It is recommended that preschoolers consume two cups (500 mL) of vitamin D-fortified milk every day. Aside from drinking milk alone, this amount can be consumed by eating:

- cereal or fruit served with milk
- homemade or commercial puddings where milk needs to be added
- soups made with milk.

When milk is not consumed by the child, parents and caregivers should discuss with a dietitian alternative ways of providing calcium and vitamin D. 




Choosing Other Foods

Foods other than those in the four food groups are also part of healthy eating and contribute to the taste and enjoyment of eating. When choosing from the Other Foods category in the Food Guide, parents and caregivers can be reminded that preschoolers can learn, by example, how to:

- include Other Foods in a healthy eating pattern in amounts that do not displace foods from the four food groups;

- use moderate amounts of foods such as margarine, butter and salad dressing as part of healthy eating;
- enjoy the natural flavours of foods, adding high-salt seasonings and condiments only after tasting and in moderation.

Children can be encouraged to drink water to quench their thirst. Water and other water-containing foods help replenish body fluids needed especially during periods of activity or hot weather. 



SNACKING AND DENTAL HEALTH

Preschoolers tend to eat a large part of their day's food from snacks so it is important to take steps to ensure that this pattern of eating does not

increase the chance of tooth decay. Dental health can be promoted in preschoolers by:

- offering nutritious snacks chosen from the four food groups;
- varying the snack menu instead of serving the same snacks over and over. This helps to limit foods that are more apt to cause cavities;
- reserving sticky foods (such as dried fruit, fruit leathers and sweet sticky baked goods) for mealtimes or when the children can brush their teeth afterwards;
- avoiding day-long nibbling because it provides a steady food supply to acid-producing bacteria. The acid then attacks teeth, causing decay.



HOW TO PREVENT CHOKING

Choking is a concern in feeding young children. Parents and caregivers can help prevent choking by knowing the child's chewing and swallowing abilities, by avoiding hazardous foods, and by supervising the child while eating. The greatest risk is for children under three years.

Foods which are most likely to cause choking are those which are cylindri-

cal in shape such as weiners, whole grapes, hard pieces of food such as candy, popcorn, nuts or vegetable pieces, and very sticky foods such as peanut butter not spread on bread. Weiners and vegetables such as carrots are safer if cut in narrow length-wise pieces. Children should be sitting upright while eating—not lying down, running or laughing.



The **Vitality** message of the Food Guide is *"Enjoy eating well, being active and feeling good about yourself. That's Vitality"*. For children, it implies that:

Children enjoy eating. Enjoying food is one of childhood's many pleasures. Early associations with food are remembered in later years, for example, the enjoyment of corn on the cob at a summertime picnic or sharing birthday cake with neighborhood friends. Making "food times" —meals and snacks—special opportunities for family and friends to share food and spend time together can help sustain children's enjoyment of eating.

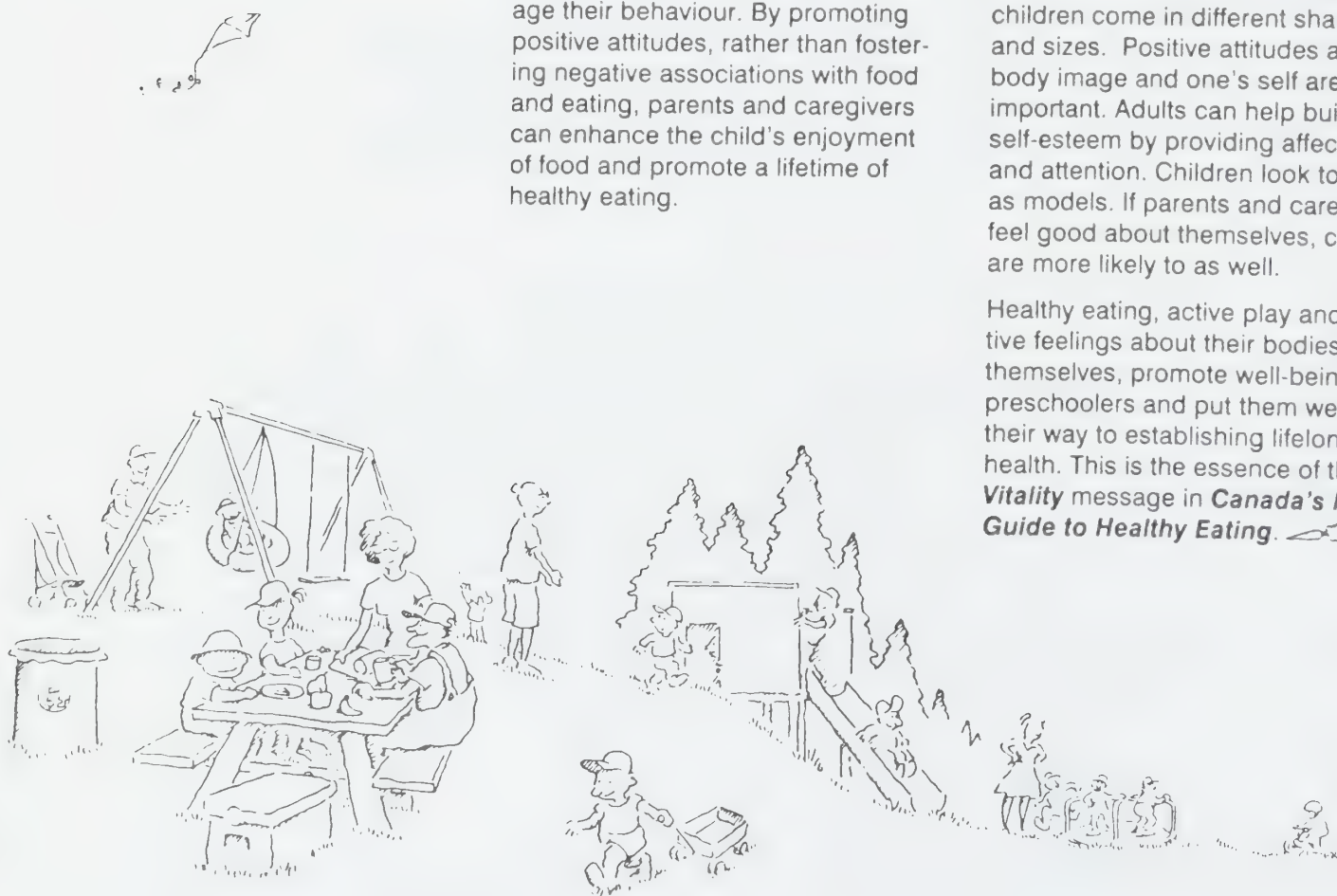
Adults can learn a lot about eating enjoyment from young children by watching them discover and savour their world of new foods. Children don't label foods as good or bad — a practice which can take away from the enjoyment of eating for many adults. Recognizing that healthy eating is the overall pattern of foods eaten over time — not one particular food, meal, or even a day's intake — can promote eating enjoyment throughout one's life.

Eating occasions can become filled with tension, not enjoyment, when children are pressured to eat or when food is used to control or manage their behaviour. By promoting positive attitudes, rather than fostering negative associations with food and eating, parents and caregivers can enhance the child's enjoyment of food and promote a lifetime of healthy eating.

Children enjoy being active. Preschoolers enjoy and need physical activity every day. They rely on parents and caregivers to provide opportunities for physical activities which are fun and easy to participate in, such as bicycling, walking or wheeling, dancing, games of ball or tag in the summer and sledding or building a snowman in the winter. Sedentary activities—such as watching television—should be moderated. Playing actively with their friends and family should be encouraged.

Children enjoy feeling good about themselves. Like adults, children come in different shapes and sizes. Positive attitudes about body image and one's self are important. Adults can help build self-esteem by providing affection and attention. Children look to adults as models. If parents and caregivers feel good about themselves, children are more likely to as well.

Healthy eating, active play and positive feelings about their bodies and themselves, promote well-being in preschoolers and put them well on their way to establishing lifelong health. This is the essence of the **Vitality** message in **Canada's Food Guide to Healthy Eating**.



CHILDREN GROW ACCORDING TO THEIR OWN PATTERNS

Although children move through spurts of growth then plateaus, they follow their own patterns of growth. Measuring height and weight over time will determine the individual's pattern. Single measurements at a particular age are not as meaningful. Deviations from the child's own pattern of growth is reason to look for underlying causes of such shifts.

Enjoying healthy eating, physical activity and feeling good about oneself have advantages for everyone, regardless of

body size. Parents, caregivers and professionals need to help children of all sizes accept that body size and shape are determined to a large extent by genetics and are but two of the features that make individuals unique. However, learning to accept one's inherited physique does not supplant the need to adopt healthy patterns of eating and activity. All children, no matter what their size or shape, can benefit from a family and child care environment where everyone:

- accepts that there is a range of body sizes, and avoids comparing or drawing attention to body size;
- helps children develop a good sense of self by accepting their bodies without overly focusing on their appearance and by feeling good about the various skills and talents they are developing;
- encourages children to have fun every day by participating in physical activities they enjoy;
- promotes a healthy pattern of eating rather than using controlling measures such as restricting the food intake of heavier children or pressuring smaller children to eat more.



Other Food Guide Materials

The following materials are available in English and French for your use:

- **Canada's Food Guide to Healthy Eating ...** a tearsheet for consumers that provides a pattern for establishing healthy eating habits through the daily selection of foods.
- **Using the Food Guide...** a booklet for consumers that explains the basic concepts of the tearsheet more fully. Includes a pull-out section of **Canada's Food Guide to Healthy Eating** tearsheet.
- **Using Food Labels to Choose Foods for Healthy Eating ...** a booklet for consumers which provides tips on how to use the nutrition information on food labels when shopping for healthy eating.
- **Food Guide Facts - Background for Educators and Communicators...** a series of fact sheets that provides background information for nutrition professionals, health educators, home economists and others involved in promoting healthy eating.

These materials are available from provincial or local health departments or from: Publications, Health Canada, Ottawa, Ontario K1A 0K9.

- **Canada's Food Guide to Healthy Eating Poster...** a color poster (60 cm high by 90 cm wide) available from: Canada Communication Group Publishing, Ottawa, Canada K1A 0S9. Fax: (819) 994-1498 Tel.: (819) 956-4800. Cost \$4.95 plus shipping, handling and GST. Discount available on bulk orders. (Each poster is reversible, English on one side, French on the other).

For More Information

To find out more about healthy eating and available resources, you can contact nutritionists and dietitians through local or community health centres, public health units or provincial departments of Health.

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CHOICES

LET THE DIETITIAN BE YOUR GUIDE



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THINKING ABOUT HAVING A BABY? HEALTHY BABIES BEGIN WITH WELL-NOURISHED WOMEN!

The time to start eating well for your baby is before you get pregnant. Eating well BEFORE you conceive will give you a good supply of special building blocks for your baby - essential vitamins and minerals - which the baby needs in the early weeks of development. Canada's Food Guide to Healthy Eating (Health Canada, 1992) will help you choose the foods that will provide you with the essential nutrients you need in preparation for pregnancy.

TWO IMPORTANT NUTRIENTS YOU NEED.

Folic Acid

It is important to eat foods rich in folic acid every day, especially before becoming pregnant.

Recent studies have shown that women who have enough folic acid before they become pregnant are less likely to have a baby with a rare but serious birth

defect called a neural tube defect. Neural tube defects occur very early in pregnancy - about three to four weeks after conception. They happen when the brain and the spinal cord fail to develop properly. One kind of neural tube defect is Spina Bifida.

Before you even get pregnant, ask your doctor about taking extra folic acid.

FOOD GROUP

SERVINGS NEEDED/DAY

Grain Products (Choose whole grain and enriched products more often)	5 - 12
Vegetables & Fruit (Choose dark green and orange vegetables and orange fruit more often)	5 - 10
Milk Products (Choose lower-fat milk products more often)	2 - 4
Meat & Alternatives (Choose leaner meats, poultry and fish, as well as dried peas, beans and lentils more often)	2 - 3

The amount of food you need will vary depending on your age, your size and your activity level.

Pick up your copy of Canada's Food Guide to Healthy Eating from the health department closest to your home.



SOME FOOD SOURCES OF FOLIC ACID

Vegetables: Dark green vegetables (e.g., broccoli, brussel sprouts, Romaine lettuce, spinach) asparagus, beans sprouts, corn, cauliflower.

Fruit: Oranges, orange juice, honeydew melons, avocados

Grain Products: Bran cereals, whole grain products, cereals enriched with folic acid, wheat germ.

Meat & Alternates: Dried beans, peas and lentils, nuts and seeds

Iron

Start to build up your iron stores before pregnancy by eating more whole grain and enriched cereals, lean meats, dried peas and beans, dark green vegetables and dried fruits in your diet. Be sure to eat iron-containing foods of plant origin with meats or with foods and juices that are high in Vitamin C (e.g., oranges, grapefruits). Vitamin C will help the iron you eat from these foods be better absorbed by the body.

Women are more likely than men to have below normal blood levels of iron. During pregnancy, a woman's requirement for iron almost doubles. This extra iron is needed to create red blood cells. Red blood cells carry oxygen from your lungs to all parts of your body - and to your growing baby. Feeling tired may be the first sign that you are low in iron. Ask your doctor about taking extra iron.

SHOULD I LOSE WEIGHT BEFORE I GET PREGNANT?

First, find out if you really need to lose weight. Many women who are trying to lose weight do not need to; they are within their healthy weight range. However, if you are above your healthy weight range you should likely try to lose weight before you get pregnant. This will lower your chances of developing high blood pressure and diabetes during your pregnancy. It may also lower your chance of having a cesarean section at delivery. If you are worried about your weight, don't go on a diet! Talk to a registered dietitian about reaching a healthy body weight for you.



SHOULD I AVOID . . . Alcohol

Plan to stop drinking alcohol when you stop using birth control. No safe level of alcohol has been established for pregnancy.

Alcohol can affect the unborn child in the first six to eight weeks after conception, before many women even know they are pregnant. Babies who were affected by alcohol before birth are smaller, have a smaller brain, and may be hyperactive or have a mental disability. Don't take chances!

Caffeine

Canada's Food Guide to Healthy Eating recommends moderation in caffeine intake. Caffeine is found in coffee, tea, colas, chocolate and some over-the-counter drugs. Instead of caffeine drinks, choose more water, milk and fruit juices before and during your pregnancy. Since caffeine crosses into the baby's blood, there is even more reason for the pregnant women to use moderation when it comes to caffeine.

LOOKING FOR MORE INFORMATION?

• The Nutrition Challenge for Women. Louise Lambert-Legace. Stoddart Publishing. Toronto. 1989.

• Eat Well, Live Well. The Canadian Dietetic Association's Guide to Healthy Eating. MacDonald, H.B. and Howard, M. Macmillan of Canada. Toronto. 1990

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For more information, contact a dietitian in your region through your local health department or provincial dietetic association.



THE CANADIAN
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DES DIÉTÉTISTES

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Breastfeeding...

is easy to learn

How do I start breastfeeding in the hospital?

Tell the nurses you want to breastfeed.

Ask a nurse to help you learn how to breastfeed.

Start to breastfeed as soon after delivery as you can.

Keep your baby in the room with you, as much as possible both day and night. This is the easiest way to know when your baby wants to be fed.

Ask to use the electric breast pump if you or your baby are ill and unable to nurse.

What do I need to know when I start breastfeeding?

Feed your baby whenever he or she seems hungry. Your baby can feed as often and as long as he or she likes. Don't forget to feed your baby during the night, too.

The more you nurse in the first few days, the better it is for you and your baby. This may be as often as 12 times in 24 hours.

For the first few weeks feed your baby only from your breasts. This will help you build your milk supply. Your healthy baby does not need water, sugar water, formula or anything else from a bottle.

What will my milk be like?

Colostrum is the mother's first milk. This thick, rich milk provides all the nutrition your baby needs for the first days of life. It also helps protect your baby from infection.

Colostrum will last one to three days, and then your milk may change in colour and in amount. Milk naturally changes to meet all the needs of your growing baby.

How do I start nursing?



Get as comfortable as possible before you begin.
If you are very sore, ask your nurse for pain medication.

Hold your baby so that his or her body is facing yours. Open the baby's arms, and wrap them around you like a hug. Your baby's mouth should be opposite your nipple.

Hold your breast in your hand. Stroke the baby's lips with a nipple until the baby's mouth opens wide, like a yawn. Then quickly pull the baby onto your breast.

Have the baby take in a large mouthful of breast.

Hold your baby close while nursing.

Breastfeeding should not hurt.
If it hurts, take your baby off the breast and try again.

After your baby finishes the first breast, offer the other side. Some babies do not need to suck very long on the second breast.

Try to burp your baby after each breast.

If you need to remove your baby from your breast, place a finger in the corner of your baby's mouth to break the suction.

Start the next feeding with the breast you offered last. A safety pin on your bra may help you remember which breast to use first.

How do I hold my baby while breastfeeding?

Choose any position that is comfortable for you.

It is good to use different positions.
This will help you avoid sore nipples.

These pictures show some positions you can use.



How do I take care of my breasts?

Use only water to clean your nipples. Soap can cause dryness and cracking.

Keep your nipples dry between feedings. After a feeding and whenever possible, uncover your breasts to allow air around your nipples. You may wish to dry your nipples with a hairdryer set on low.

Some leaking of breast milk is normal. When you feel you are about to leak, cross your arms and press hard against your breasts. This usually stops leaking.

If you use breast pads, change them when they get wet. Do not use breast pads that have a plastic back.

To protect your nipples, express a few drops of milk and rub the milk gently on your nipples. You do not need to use a special breast cream.

How can I be sure my baby is getting enough milk?

The more your baby nurses, the more milk your body will make. After the first few days, you can tell that your baby is getting enough milk when:

- you hear swallowing and
- your baby has 6 to 8 wet diapers each day and
- in the first month of life, your baby should have at least 2 soft bowel movements each day



There are many people who can answer questions or help you with breastfeeding when you get home.

Some choices are:

- ☎ your Public Health Unit
- ☎ La Leche League
- ☎ a breastfeeding clinic
- ☎ a breastfeeding consultant
- ☎ your doctor

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Breastfeeding...

does not have to change
the way you eat

Breastfeeding offers you an excellent chance to continue to eat well. Your body will change naturally to make you more hungry and thirsty. This will help you to eat enough to meet the need for extra energy to make milk.

How can I be sure that I am eating well?

You will be eating well if you:

- enjoy a variety of foods
- eat more vegetables, fruits, whole grain cereals, and breads.
- choose lower fat dairy products, leaner meats, and foods made with little or no fat.

Eating well will keep you healthy.

Your milk will have everything your baby needs for normal growth.

Do I need to drink milk when I am breastfeeding?

Yes. Your body needs the extra calcium found in milk and milk products. You can get this calcium by drinking milk or eating milk products at least 4 times every day, try:

- 1 cup or 250 ml milk
- a chunk of hard cheese (1 ounce or 30 g)
- 2 cups or 500 ml cottage cheese
- $\frac{1}{2}$ cup or 125 ml yogurt
- $\frac{1}{2}$ of a 7.5 ounce can of salmon with bones
- 7 medium sardines with bones

You can get smaller amounts of calcium by eating sesame seeds, tofu made with calcium, cooked broccoli, chile con carne, and other cooked beans.

If you do not eat milk and milk products, talk to your doctor or dietitian.

Do I need to take vitamins while I am breastfeeding?

No. You do not need to take a vitamin pill, if you are healthy and eat a variety of healthy foods. Do not worry if there are some days when you are not able to eat well. You will still make healthy milk for your baby.

Are there foods I should not eat while I am breastfeeding?

No. Eat foods that you enjoy and that agree with you. If your baby seems to get gas or colic from certain foods you have eaten, stop eating them for a while. Try them again when your baby is older.

Is it okay to diet when I am breastfeeding?

No. You should not diet when you are breastfeeding. You need lots of energy and good foods to make healthy milk for your baby, and to stay healthy.

Breastfeeding will help you lose about 1 to 2 pounds each month in the first 4 to 6 months after your baby is born.

What if I like to drink coffee?

Coffee contains caffeine. Caffeine may cause your baby to be very active and have trouble sleeping. Try to have less caffeine when you are breastfeeding. Instead of coffee, you may choose to drink milk, juice, or water.

Other sources of caffeine are:

- tea
- cola
- chocolate
- some medications

Are herbal teas safe to drink?

Some herbal teas are safe to drink while breastfeeding. Herbs can affect your baby because they go into your breast milk. There are many herbal teas that are unsafe for you and your baby.

You can drink herbal teas that have little or no effect on your body.

Some safe herbal teas are:

- chamomile
- raspberry
- peppermint
- rosehip

For more information about herbal teas, contact your local public health department.

Can I drink alcohol while I am breastfeeding?

Alcohol goes into your milk. An occasional drink will not harm your baby. It is best not to drink every day. Do not have more than 2 drinks with alcohol in the same day.

A drink is:

- one beer or cooler, or
- 4 ounces of wine, or
- 1 ounce of hard liquor.

Can I take medication while I am breastfeeding?

It is important to check with your doctor first, before taking any medicine. Most medications are okay when you are breastfeeding.



There are many people who can answer questions or help you with breastfeeding when you get home.

Some choices are:

- ☎ your Public Health Unit
- ☎ La Leche League
- ☎ a breastfeeding clinic
- ☎ a breastfeeding consultant
- ☎ your doctor



Breastfeeding...

when you are away from your baby

Your own breast milk is the best food for your baby. If you want to collect your own breast milk to put in a bottle, this pamphlet will tell you how to express your milk by hand, or by using a pump.

It is best to nurse your baby for at least two weeks before giving your breast milk in a bottle. This is so your baby can learn how to breastfeed. Your baby should only be fed with a bottle when you are not there to breastfeed. This will help keep up your milk supply.

What do I need to collect and store my milk?

You may collect your milk in a clean container. Plastic containers or bags that close tightly are the best for storing your milk.

It is still advised that you sterilize containers and pump parts in boiling water. Cover the pot and boil for 5 minutes. Make sure there is enough water in the pot to cover all the containers and pump parts.

If you do not wish to sterilize your containers, be sure to wash them with very hot, soapy water. Rinse them well and let them air dry. You can also wash containers in a dishwasher on the hot wash and dry cycle.

How do I collect my milk?

You can express your milk by hand or by using a breast pump. You can express breast milk any time. You may find it easiest right after a feeding. Do not worry if you only collect a small amount the first few times you pump.

How do I express my milk by hand?



There are many ways to express milk by hand. With practice you will find the way that works best for you.

Before you start, always wash your hands with soap and water.

Gently massage your breasts towards your nipples for a few minutes.

Support your breast from underneath. Place your fingers at the edge of the areola, which is the darker part of the breast. Since areolae come in many sizes, you may need to adjust how much breast you will need to hold.



Now push your thumb and fingers back toward your chest. At the same time, push your thumb and fingers together in a rolling motion. Imagine that you are pushing the milk out and not squeezing your nipples shut. Your lower fingers should be doing most of the work.

Repeat this motion as long as your milk flows. When the flow of milk slows or stops, move your fingers around the areola to express all areas. When you have emptied one breast, switch to the other side. You may go back and forth from breast to breast until you are getting no more spurts or only a few drops of milk.

You can keep milk at room temperature, in a tightly closed container, for up to 6 hours.

Remember to be gentle. You can bruise your breasts easily. It is normal to get very little milk at first. Even a few drops are a good start. Practice will help.

How do I use a breast pump?



If you plan to collect milk this way, there are several types of pumps you can use. Be sure to read all the instructions that come with your pump so you will use it the right way. Follow all directions about cleaning. Be careful not to touch the inside of any part of the pump.

Do not use a pump with a rubber bulb.

How do I store breast milk?

Pour the milk from the plastic container used to collect it into a sterilized storage container or bottle.

Close the container tightly and label with the date.

Appliance	Storage Time
deep freezer	3 months
freezer section of a fridge	3 weeks
fridge	3 days

Milk should be stored in single feedings.

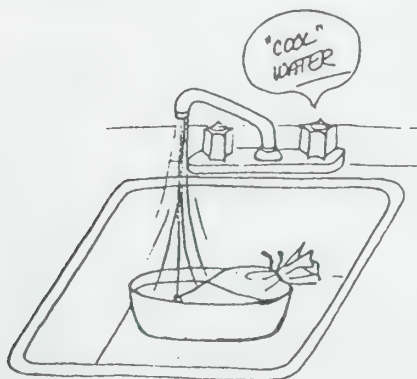
It may take several collections to get one feeding of milk. Cool each collection in the refrigerator before adding to already frozen milk.

Leave about 1 cm or 1/2 inch of air space at the top of the container so that it does not push the lid open during freezing.

After expressing your milk you must either freeze it immediately, or keep it in the refrigerator and use it within 3 days.

Milk stored in a deep freezer can be kept for 3 months. In a freezer compartment which is separate from the rest of the refrigerator, it can be kept for only 3 weeks. Milk stored in a freezer inside an old refrigerator, can be safely kept for 3 days.

How do I thaw frozen breast milk?



Always use the oldest milk first.

Thaw frozen milk in the refrigerator or place the container under running cool water.

Do not thaw milk at room temperature, or in the microwave.

How do I use stored breast milk?

After the milk is thawed, keep it in the refrigerator and use it within 12 hours.

Warm the milk. Before feeding shake the container to mix the milk. You may see white flecks in the milk. This is normal.

Any milk that is left over after each feeding should be thrown out.

Milk should never be re-frozen.

Do not microwave breast milk.

Some helpful hints:

- If you know what time you will be back, ask your sitter not to feed the baby just before you get home.
- Continue to express or pump while you are away from your baby. This will help keep up your milk supply.
- If possible, express or pump in a quiet, restful place. Think about your baby and relax. This will help your milk "let down", or flow easily. Some babies will take a bottle of breast milk more easily from someone other than their mother.



There are many people who can answer questions or help you with breastfeeding when you get home.

Some choices are:

- ☎ your Public Health Unit
- ☎ La Leche League
- ☎ a breastfeeding clinic
- ☎ a breastfeeding consultant
- ☎ your doctor

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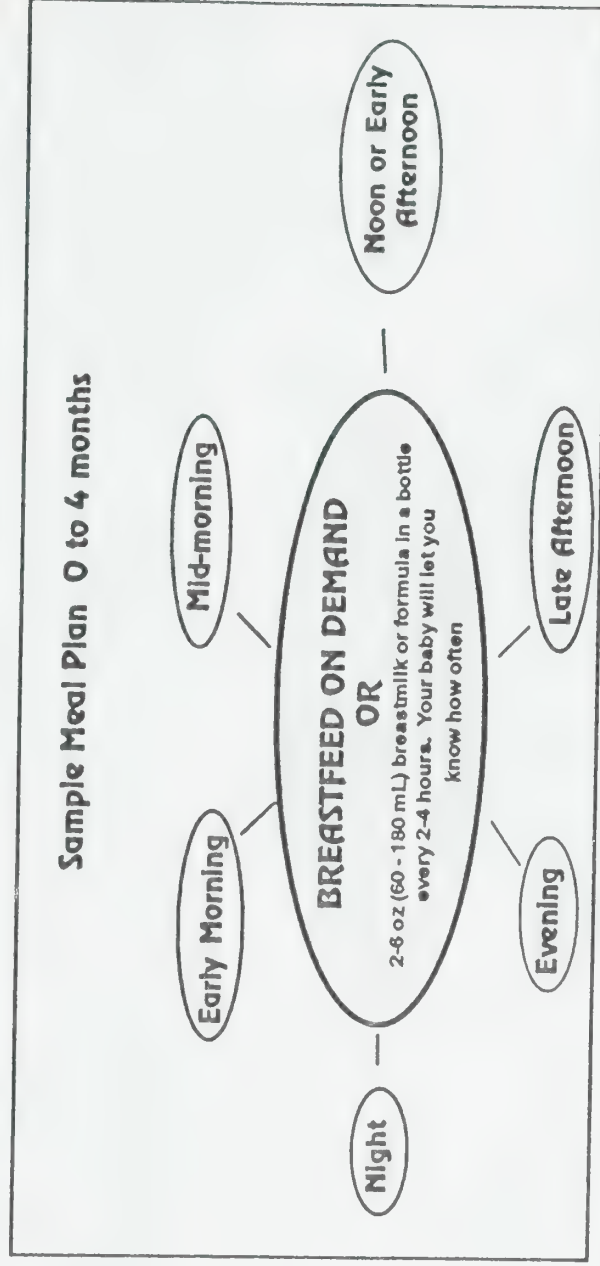
Feeding Your Baby- Baby's Best Start

Congratulations on the birth of your baby! This pamphlet has all the latest advice in one pamphlet from infant nutrition experts. Your baby is a unique individual, and the sample meal plans are only a guide. Some babies will not want this much; others will be hungrier and need a bit more. This is normal - let your baby's reactions be your guide.

Commonly asked questions 0-4 months:

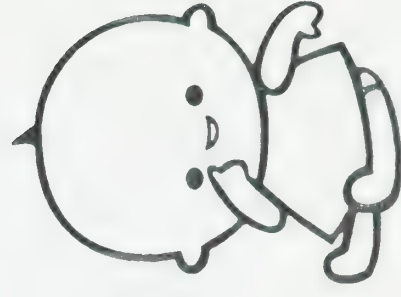
How much should I feed my baby?

- Your baby will let you know how much to feed by letting you know when he or she is hungry. You will know your baby is getting enough to eat when you can hear swallowing, he or she has 6-8 wet diapers and between one and four soft bowel movements per day, and is growing normally.
- Breastfed babies feed on demand and know how much milk they need. You don't have to measure how much your baby eats. When you feed your baby from a bottle, start with smaller amounts. As your baby grows, increase the amount you give in the bottle. Don't worry if he or she doesn't finish the bottle. Your baby will let you know when he or she is full.
- There will be times when your baby will seem hungrier and eat more than usual. This is called a growth spurt and usually lasts a few days. This is normal.



Why shouldn't I feed my baby solid food before 4 to 6 months?

- Breastmilk or iron fortified infant formula will meet all your baby's nutrient needs until the age of 4 to 6 months. By 4 to 6 months your baby's ability to digest and swallow is developed enough to handle solid foods. Wait until 4 to 6 months when your baby can handle solid foods before introducing them.
- Breastmilk is the best food to feed your baby for the first six months. Some breastfed babies may need a vitamin D supplement. Ask your doctor. When breastfeeding is not possible or is not chosen, iron fortified infant formula is the best substitute. Breastmilk or iron fortified infant formula will meet all your baby's nutrient needs until your baby is 4 to 6 months old and solid foods are introduced.
- Studies show that adding solid food such as cereal earlier does not help infants sleep through the night.



Commonly asked questions 4-6 months:

Why should I introduce solid foods to my baby by 6 months?

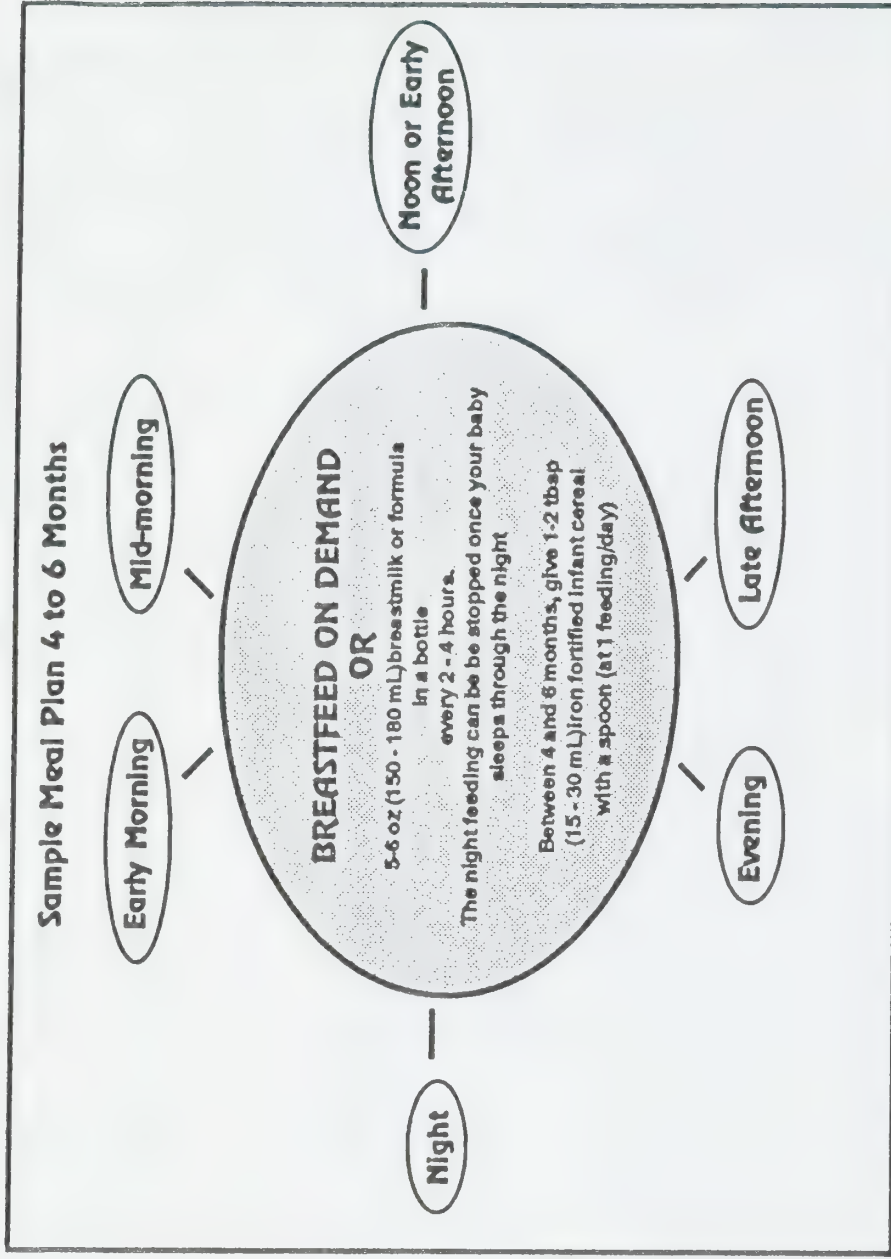
- Some babies may not be satisfied by milk alone between 4 and 6 months. By this age, your baby can eat and swallow semi-solid food from a spoon. Your baby can also turn his or her head to let you know when he or she is full
- Solid foods provide vitamins, minerals and energy needed by your baby to grow and develop at this time
- Solid foods introduce new food flavours and textures to your baby. This gives your baby a head start in developing healthy eating habits

Why start with iron fortified infant cereal?

- Cereal gives your baby a food source of iron to meet the needs of rapid growth and maintain baby's iron stores.
- Iron fortified infant cereal is a new texture for your baby. Eating iron fortified infant cereal from a spoon should be started by the time your baby is 6 months old and continued until 2 years of age if possible.

How do I feed my baby new foods?

- Feed your baby with a spoon. Begin with a small amount (about a teaspoon or 5 mL) and slowly increase the amount you give your baby. Feeding cereal in a bottle is **not** a good idea because of the risk of choking.
- Try new foods when your baby is happy, hungry and not tired
- If your baby refuses a new food, that's OK. Throw away the food and try again in a few days. Trying to make your baby eat a food he or she doesn't want can make your baby dislike that food even more.



Commonly asked questions 6-9 months:



What order should I introduce solid foods to my baby?

After your baby is eating a number of different types of infant cereals,

- try pureed vegetables and then pureed fruit. Once your baby is used to drinking water from a cup, you can give diluted fruit juice. Dilute fruit juices with an equal amount of water so your baby does not get used to too much sweetness.
- by 8 months, pureed meat, fish, and poultry can be added. These foods give your baby the extra protein, vitamins and iron needed for rapid growth
- other foods to try include pureed well cooked legumes (beans, peas and lentils), yoghurt, cottage cheese and cooked egg yolk

How do I introduce new foods:

- Give new foods one at a time, about 2-3 days apart. If your baby has a reaction to the food, you can easily tell the food that caused the reaction.
- Give foods on a spoon. Begin with small amounts (about a teaspoon or 5 mL) and slowly increase the amount.
- Your baby's taste buds are sensitive enough to enjoy the subtle flavours in food. You don't need to add butter, margarine, salt, spices, sugar or other sweeteners. Serve new foods unmixed so your baby can recognize and enjoy the taste of different foods.
- Try new foods when your baby is happy and not tired. Wait a few days and try again if your baby refuses to eat a new food.

When should I switch from pureed food?

- Try replacing pureed foods with lumpy textures by 7 months or when your baby shows signs of being able to chew.

What foods should I feed when my baby is teething?

- Encourage chewing when teeth start to grow. Foods should not be used as teething aids but give foods which feel good on baby's gums such as dried toast or bagel or soft cold fruit cut into pieces.

Sample Meal Plan 6 to 9 Months

Early Morning

breastfeed on demand
OR
5-6 oz (150 - 180 mL)
breastmilk or formula in a bottle

Mid-morning

3-5 tbsp (45 - 75 mL) iron fortified infant cereal
1-2 tbsp (15 - 30 mL) pureed fruit
breastfeed on demand
OR
5-6 oz (150 - 180 mL) breastmilk or
formula in a bottle

Night

breastfeed on demand
OR
5-6 oz (150 - 180 mL) breastmilk or
formula in a bottle, this feeding
can be stopped once your baby
sleeps through the night

Noon or Early Afternoon

1-2 tbsp (15 - 30 mL) pureed vegetables
1-2 tbsp (15 - 30 mL) pureed meat
breastfeed on demand
OR
5-6 oz (150 - 180 mL) breastmilk or
formula in a bottle

Late Afternoon or Evening

3-5 tbsp (45 - 75 mL) iron fortified infant cereal
1-2 tbsp (15 - 30 mL) pureed fruit
breastfeed on demand
OR
5-6 oz (150 - 180 mL) breastmilk or
formula in a bottle

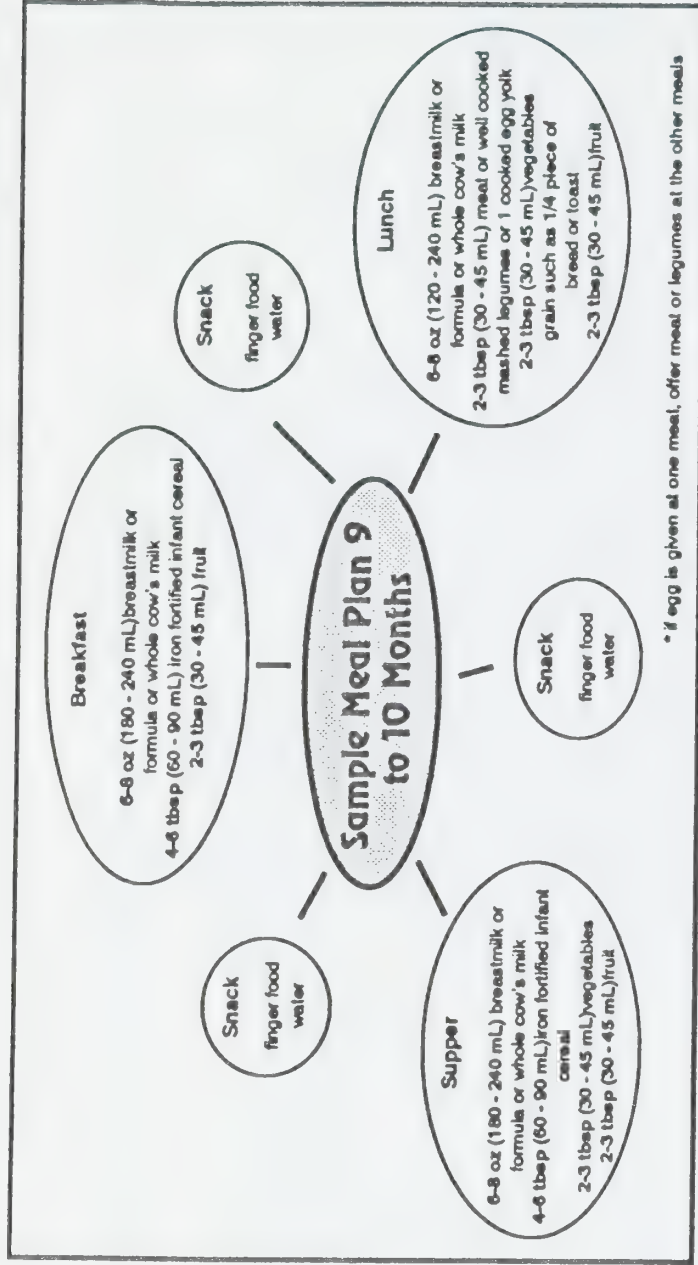
Commonly asked questions 9-12 months:

Which foods my family eats are good choices to give to my baby?

- Family foods provide your baby with new textures and encourages chewing, co-ordination and independence. Mashed family foods without added sugar, butter, margarine, salt or other seasonings are good choices and let your baby enjoy the natural flavour of foods.

What are good choices for finger foods?

- Children between 9 and 12 months often seem hungry between meals. Choose snack foods your baby is unlikely to choke on. Good choices for finger foods for snacks are: crackers, puffed wheat or rice, melba toast, bread crusts, dry toast, cheese cubes, cooked vegetable pieces, and soft fruit pieces such as melon, peaches, kiwi or banana



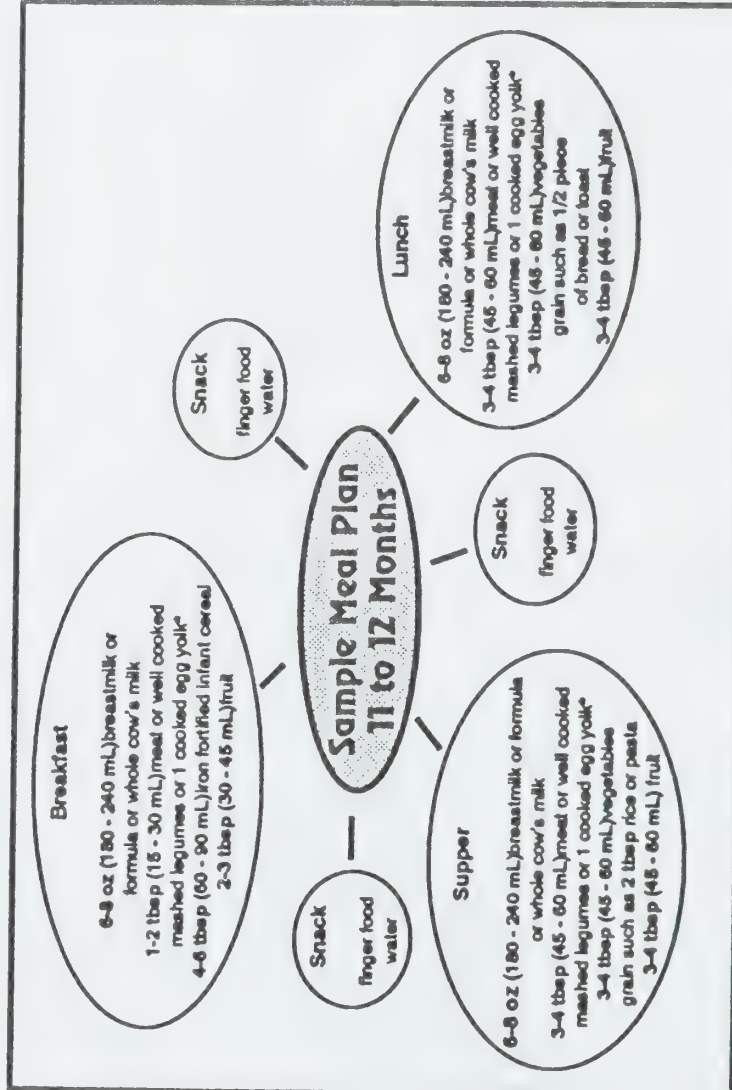
- Foods to avoid include foods that may get caught when being swallowed or that are not properly chewed. Hot dogs, whole grapes, hard candies, peas, popcorn, nuts and kernel corn are all foods to avoid because they may cause choking.

When can I switch from breastmilk or formula to whole cow's milk?

- You can give whole or homogenized cow's milk once your baby is eating a variety of foods. This is usually around 9 months of age or later. Lower fat milk such as 2%, 1% or skim lack fats your baby needs to grow during the first 2 years of life. They also have too much protein for your baby's developing kidneys to handle before 9 months of age.

When can I give egg white? Why should I wait to give egg white to my baby?

- Egg white can be given after your baby is 12 months old. After the age of 1 year, it is less likely to cause an allergic reaction.
- Cooked egg yolk, mashed with a little vegetable or fruit, can be given in the place of meat by 9 months of age.



Making Your Own Baby Food.....

Babies grow well on wholesome foods that are plainly prepared. Serve a wide variety of foods from the four food groups to ensure your baby's diet is nutritionally complete. With a little planning you can provide a safe and healthy alternative to commercial baby foods.

- cost less than commercial baby food;
- permit a greater variety of food;
- give you control of the food ingredients;
- allow texture to be increased gradually as baby matures; and
- let baby enjoy family foods.

Introducing Solids

For the first 6 months of life, your baby gets enough nutrients for growth and development from breastmilk (or commercial infant formulas). Between 4 and 6 months, your baby will need extra nutrients from solid foods. Start with infant cereals, then vegetables, fruits and meats. Offer only one new food every four to five days and in small quantities (1.5 mL or 1 Tbsp.). Start with a semi-liquid or pureed food and gradually change to a lumpier texture. The amount of time from introduction of pureed foods to feeding coarser textures may be 1 to 3 months. When baby is 7 to 8 months of age, you can mash the food with a fork or offer it as a finger food.

Foods to Grow On - Focusing On The Food Groups

Grain Products

Introduce cereal first, between 4-6 months of age. Use iron-enriched infant cereals rather than making your own or using adult-type cereals. Commercially prepared infant cereals contain a type of iron best suited for baby's digestive system. They supply an important amount of iron to the diet. Start with single grain cereals such as rice, barley or oatmeal so you can trace the cause if your baby has an allergic reaction. Use mixed cereals only after your baby has tried all the single grain cereals.

As your baby's teeth begin to appear, plain dried toast, rusks or bagels can be used. They help your baby get used to chewing. Do not use cookies or teething biscuits because they are high in sugar.

Vegetables and Fruit

Vegetables and fruit add colour, flavour, texture, vitamins, minerals and fibre to your baby's diet.

Vegetables

- Use a variety of fresh or plain frozen vegetables.
- Canned vegetables are not recommended because of their high salt content.
- Let your child experience the taste of many vegetables - even the ones you dislike.
- Suitable foods to prepare: asparagus, peas, wax beans, yellow squash, cauliflower, broccoli, sweet potatoes.

Fruit

- Use a variety of fresh or frozen unsweetened fruit or fruits canned in water or fruit juice.
- Avoid fruit canned in syrup as they are high in sugar.
- In families with a history of allergies, delay offering citrus fruits and fruit juices such as orange, grapefruit and pineapple until 9 to 12 months to avoid possible allergic reaction.
- Suitable foods to prepare: apricots, peaches, pears, apples, prunes, plums.

Vegetables High in Nitrates

Although nitrate itself is not harmful, it can be converted to nitrite when the food is eaten or stored. A large quantity of nitrites can cause serious illness in infants by reducing the amount of oxygen present in the blood. The greatest risk is in infants up to 3 months of age and in those up to one year of age suffering from repeated bouts of diarrhea. Nitrites in vegetables are not a problem for breastfed infants older than 3 months of age, older infants, children and adults. Do not give nitrate-containing vegetables, especially spinach, to infants who have repeated bouts of diarrhea during the first year of life.

Here are some suggestions to follow .

- Delay introducing any vegetables to your baby until after 4-6 months of age.
- Steam or boil vegetables quickly in water to get rid of any nitrate. Pour off cooking water. Use fresh water for pureeing;
- Use fresh vegetables, especially spinach, as soon as possible.

Meat and Alternatives

This food group provides protein, iron and B-vitamins.

- Foods to prepare: chicken , turkey, lean ham, lean pork, lamb, beef, fish, liver, veal, well-cooked legumes (eg. dried peas, beans, lentils), tofu
- Cooked egg yolk can be introduced into your baby's diet after 6 months.
- Do not use egg white until 12 months as earlier introduction may cause an allergic reaction.
- The following food choices are not recommended for baby as they contain high amounts of salt, fat, spices and/or preservatives: wieners, sausages, and other processed meats.
- Meats, fish and poultry should be broiled, roasted, stewed or boiled before pureeing. These methods allow fat to drain from the food.

Other Foods

Pop, chocolate, fruit drinks, fruit crystals, cakes, cookies and sweet baked goods should not be included in your baby's diet. These foods contain large amounts of sugar, provide few nutrients and may dull your baby's appetite for more nutritious food. Coffee, tea, cola and chocolate are not recommended for infants because they contain caffeine and may cause your baby to become "fussy".

Equipment You Can Use

Here is some information about the types of equipment you can use to make pureed baby food:

- A food processor will process all types of food into a smooth puree.
- Blenders are excellent for pureeing vegetables and fruit but they tend to shred most meats rather than puree them to a smooth texture.
- An inexpensive, manual food grinder is good for pureeing meats as well as fruits and vegetables.
- Baby food grinders or mills are low cost, portable and useful for preparing single servings of vegetables, fruits and soft meats.
- A potato masher or a fine meshed sieve and a wooden spoon are good for many fruits and vegetables.
- You will also need regular kitchen equipment such as saucepans, measuring cups and spoons, ice cube trays and freezer bags.

Milk Products

Your baby can enjoy milk in many forms. Yoghurt, cottage cheese and other mild cheeses add calcium, riboflavin, vitamin A and protein, as well as variety and interest to your baby's diet. Whole (4%) cow's milk (pasteurized) may be introduced around 9 months of age.

Serve:

- plain yogurt
- plain yogurt mixed with a little pureed fruit
- pureed cottage cheese plain or with pureed fruit

Avoid:

- commercial yogurt with fruit as it contains large amounts of sugar
- baby yogurt as it is an unnecessary expense.

Begin by washing your hands in warm, soapy water before handling food and equipment. Rinse the outer surface of all vegetables and fruit to be used. Use a soft brush to make sure excess dirt or sand is removed. It is important when making baby food that both your work area and your equipment are spotlessly clean. To do this, either:

- (1) clean utensils and washable parts of equipment in a dishwasher or
- (2) hand wash them using hot soapy water. Rinse well in your hottest tap water and then allow to air dry.

If you use a strainer, make sure that any food particles trapped in holes are removed during washing.

Preparation

Make plain food without salt, spices, herbs, margarine or butter. Leave out sweeteners such as sugar, honey, molasses and corn syrup when preparing and serving food. **Never use honey and corn syrup in foods for your baby during the first year.** Honey, pure or otherwise, and corn syrup may contain substances which can cause sudden illness and possibly death in infants.

Baby Food Made With a Food Mill.

Put cooked food into the mill. You may need to add some liquid (water, cooking liquid or milk) to moisten the food and make it easier to puree.

Baby Food Made With a Sieve.

Mash cooked foods with a fork or potato masher and then press the food through the sieve with a spoon.

For Both Food Mill/Sieve Purees.

Mix to desired thickness with liquid (water, cooking liquid or milk) to moisten the food and make it easier to puree.

Baby Food Made With a Blender or a Food Processor

Follow the instructions recommended by the manufacturer. Excess blending or processing can destroy some of the nutrients, therefore:

- Do not process mixtures too long since the machine does its work in seconds.

amount of liquid. This gives a uniform product with a minimum of blending. It may be easier to purchase small-sized blender containers that are made for making blender baby food. Food processors can process larger quantities of food.

- Cut firm pre-cooked food such as meat into small pieces to reduce blending time.
- Test for smoothness by removing a small amount with a spoon and rubbing between your fingers. If any large lumps remain, blend or process again.

Note: Meats can be a difficult food to puree. Not all blenders, processors, sieves, food mills or grinders will puree meat finely enough. In this case, commercially prepared meats could be used until the baby can handle foods with more texture.

Storing

Once the baby food is made, use immediately or put food directly into the refrigerator or freezer. Do not leave food at room temperature.

Prepared foods can be kept safely in the refrigerator for one or two days. Keep the storage container tightly covered, to prevent food from going bad or drying.

Freeze food if you want to keep it longer than two days. Use either of the two methods described below. **Since you will be using pureed baby foods for only a couple of months, freeze foods in quantities that you will be able to use during this short time, or share the food with a friend!**

Food Cube Method

1. Place about 2 tablespoons of pureed food in each cube section of an ice cube tray.
2. Cover with plastic wrap and freeze quickly.
3. When frozen solid, take cubes from the tray and store in a closed freezer bag. Make sure all the air is out of the bag to prevent vitamin losses.
4. Label the bag with the type of food and the date; then store in freezer.



"Plop" Method

1. Take pureed foods and "plop" spoonfuls onto a cookie sheet. The size of each "plop" depends on how much your baby is eating at one meal.
2. Cover with wax paper and freeze the "plops" quickly.
3. When frozen, remove from cookie sheet and put in a freezer bag. Make sure all the air is out of the bag to prevent vitamin losses.
4. Label the bag with the type of food and the date; then store in freezer.

Note: It is safe to freeze previously frozen uncooked food after it has been cooked and pureed.

Serving

Frozen

- Take a serving from the freezer bag just before you are ready to serve it.
- Heat in a double boiler or custard cup in hot water.
- Never refreeze pureed food once it has thawed.

Refrigerated

- Do not reheat food more than once.
- Heat only the amount needed for the one meal.
- Do not feed directly from storage container as bacteria from baby's mouth could be passed on to the food and cause spoilage.

Reheating With The Microwave

- Refer to manufacturer's instructions for reheating methods.
- Use caution as pureed foods may heat unevenly causing splatters or scalding.
- Never use small necked jars for reheating as they can shatter from a buildup of steam.
- Transfer a single serving of baby food to a shallow, microwave - safe bowl (eg. fruit nappy, saucer, serving dish).
- Stir food well before heating.
- Heat at a medium setting for 30-50 seconds or until the food reaches feeding temperature.

- Before serving, stir food well and away from baby to prevent possible splashing and/or burns.
- Test a small amount by tasting with a clean fresh spoon to ensure the temperature is not too hot or too cold.

Remember ...

Variety is important to your child. This is a time for discovery and your baby will likely readily accept new foods and flavours. A baby fed a limited menu such as carrots, chicken and bananas every day will be getting too much of some nutrients and not enough of others essential for growth and health.

The pureeing of baby food is only needed for a short time. As your baby gets older, you can change the texture of the baby food you make. Between 6 and 8 months of age, you should make the gradual change from smoothly pureed foods to mashed and lumpier foods. Between 9 and 12 months of age your baby will be ready to move from mashed foods to finely chopped table foods. This change from pureed to more textured food is important for your child to develop chewing skills. Children kept on pureed foods too long may resist textured foods when they are offered later.

For More Nutrition Information

Recommended Books: (available at local bookstores)

Child of Mine, Feeding with Love and Good Sense, E. Satter, Bull Publishing Co., Palo Alto, CA, 1986.

Feeding Your Child, L. Lambert-Lagace, General Publishing Co. Ltd., Toronto, revised, 1986

Food To Grow On, Mendelson, S. and Mendelson, R, Toronto: Harper Collins Publishers Ltd., 1994.

Recipes For Baby

Vegetable Recipe

Ingredients: Fresh or frozen vegetables
Water

Suitable foods to prepare: Asparagus, peas, wax beans, green beans, yellow squash, cauliflower, broccoli, sweet potatoes

Method:

1. Wash, peel and slice fresh vegetables or use frozen vegetables.
2. Place vegetables into a steamer or a small amount of boiling water and simmer just until tender. **Microwave method:** Place vegetables in a microwave-safe bowl with a small amount of tap water and heat at a high setting until vegetables are tender.
3. Remove from heat and drain vegetables, reserving cooking liquid.
4. Puree vegetables with a small amount of cooking liquid. **Note:** When preparing nitrate containing vegetables use tap water for pureeing.
5. Freeze as directed.

Fresh Fruit Recipe

Ingredients: Fresh fruit
Water

Suitable foods to prepare: Apricots, peaches, pears, apples, prunes, plums

Method:

1. Wash, peel, pit and/or seed and slice the fruit.
2. Combine sliced fruit and a small amount of water in a saucepan.
3. Bring to a boil, then reduce the heat to simmer and continue cooking for 15-20 minutes or until tender. **Microwave method:** Place sliced fruit and a small amount of tap water in a microwave-safe bowl and heat at a high setting until fruit is tender.
4. Drain cooked fruit, reserving the cooking liquid.
5. Mash or blend fruit, using a small amount of cooking liquid if needed.
6. Freeze as directed.

Puree of Meat

Ingredients: 250 ml (1 cup) of cubed meat
124 ml (1/2 cup) water, milk,
vegetable
water or other liquid

Suitable foods to prepare: Chicken, turkey, veal, lamb, beef,
lean ham, lean pork

Method:

1. Place meat and water into a saucepan and bring to a boil. Reduce heat and simmer for about 45 minutes or until meat is tender. **Microwave method:** Place meat and water in microwave-safe bowl and heat at a high setting until meat is tender.
2. Remove from the heat and cool slightly.
3. Blend or puree the meat with some of the stock.
4. Freeze as directed.

Pureed Legumes

Ingredients:

250 mL (1 cup) cooked legumes,
peas, beans or lentils, prepared
according to package directions.

25 mL (2 tbsp.) water

Method:

1. Blend and sieve cooked legumes and add the water to bring the mixture to desired thickness.
2. Freeze as directed.

Poached Fish

Ingredients: 250 g (1/2 lb.) of deboned fish fillets
125 mL (4 oz.) whole milk

Suitable foods to prepare: Sole, cod, ocean perch,
haddock

Method:

1. Pour milk into a large frying pan or saucepan and gently heat milk to just below boiling temperature.
2. Add fish fillets to the milk. Cover with a lid or aluminum foil and simmer over low heat for 5-10 minutes or until the fish flakes easily with a fork. **Microwave method:** Place fish fillets and milk in a microwave-safe bowl and heat at high setting until fish flakes easily with a fork.
3. Remove from heat and cool slightly.
4. Blend or puree the fish with some of the milk used in cooking.
5. Freeze as directed.

APPENDIX A-7
SOME AVERAGE FOOD GROUP ITEM COSTS

FOOD GROUPS	UNIT	COSTS	FOOD GROUPS	UNIT	COSTS
MILK PRODUCTS			LEGUMES		
2% milk	1 L	\$1.95	Kidney beans	398 ml	\$.69
whole milk	1 L	\$1.88	FRUITS AND TOMATOES		
evaporated milk	385 ml	\$.93	Oranges	1 kg	\$1.08
cheddar cheese medium	250 g	\$2.30	Orange juice	1.36 L	\$1.29
EGGS			Tomato juice	1.36 L	\$.90
Large grade A	1 dozen	\$1.48	Tomatoes, canned	796 ml	\$.65
MEAT, POULTRY, FISH			Bananas	1 kg	\$.76
Chicken, broiler, whole	1 kg	\$4.39	POTATOES		
Blade roast	1 kg	\$6.59	Whole, fresh	4.54 kg	\$1.75
Stewing beef	1 kg	\$7.15	French fried, frozen	1 kg	\$.99
Side bacon	500 g	\$2.49	OTHER VEGETABLES		
Weiners	450 g	\$2.69	Cabbage	1 head	\$.98
Cod fillets, frozen	454 g	\$5.49	Celery	1 stalk	\$1.63
FLOURS AND CEREALS			Carrots	2 lb bag	\$.89
White enriched sliced bread	675 g	\$.98	Lettuce	1 head	\$.77
Corn flakes	675 g	\$2.98	Onions, fresh	2 lb bag	\$.56
White all-purpose flour	2.5 kg	\$1.72	FATS AND OILS		
Macaroni	500 g	\$1.11	Butter	454 g	\$2.58
Soda crackers	450 g	\$.95	Vegetable oil	1 L	\$1.74
SUGARS AND SWEETS			BABY FRUITS AND VEGETABLES		
Granulated sugar	2 kg	\$1.69	Infant vegetables, strained	128 ml	\$.49

APPENDIX A-8

SOME AVERAGE FOOD COSTS PER WEEK ¹ BASED ON
CANADA'S FOOD GUIDE TO HEALTHY EATING (Age 2-5 years) AND
CANADA'S FOOD GUIDE TO HEALTHY EATING, FOCUS ON PRESCHOOLERS (Age 6-)
 RECOMMENDATIONS

FOOD GROUP	MILK	MEAT	VEGETABLES & FRUITS	GRAINS	TOTAL
AGE					
Infant to 2 years	Consult your physician or a professional nutritionist for assistance in determining appropriate foods and serving sizes (if applicable), to determine costs.				
Child 2 - 5 years	\$4 to \$7	\$5 to \$9	\$2 to \$4	\$5 to \$9	\$16 to \$29
Child 6 - 9 years	\$7 to \$10	\$9	\$4	\$9	\$29 to \$32
Youth 10 - 16 years	\$10 to \$14	\$9 to \$14	\$4 to \$7	\$9 to \$22	\$32 to \$57
Adults	\$7 to \$14	\$9 to \$14	\$4 to \$7	\$9 to \$22	\$29 to \$57
Pregnant or Lactating Women	\$10 to \$14	\$9 to \$14	\$4 to \$7	\$9 to \$22	\$32 to \$57
Seniors ³	\$9 to \$17	\$12 to \$19	\$5 to \$9	\$12 to \$29	\$37 to \$74

¹For each household, add 11% of the total household food costs, excluding the 33% seniors' premium, to include items such as beverages, soups, spices, pickles, baking ingredients, snack foods, and other items that are considered under "Other Foods" in Canada's Food Guide to Healthy Eating.

²All figures have been rounded to the nearest dollar.

³Seniors' costs are the same as those of other adults, with the addition of 33% of the costs to accommodate meals away from home.

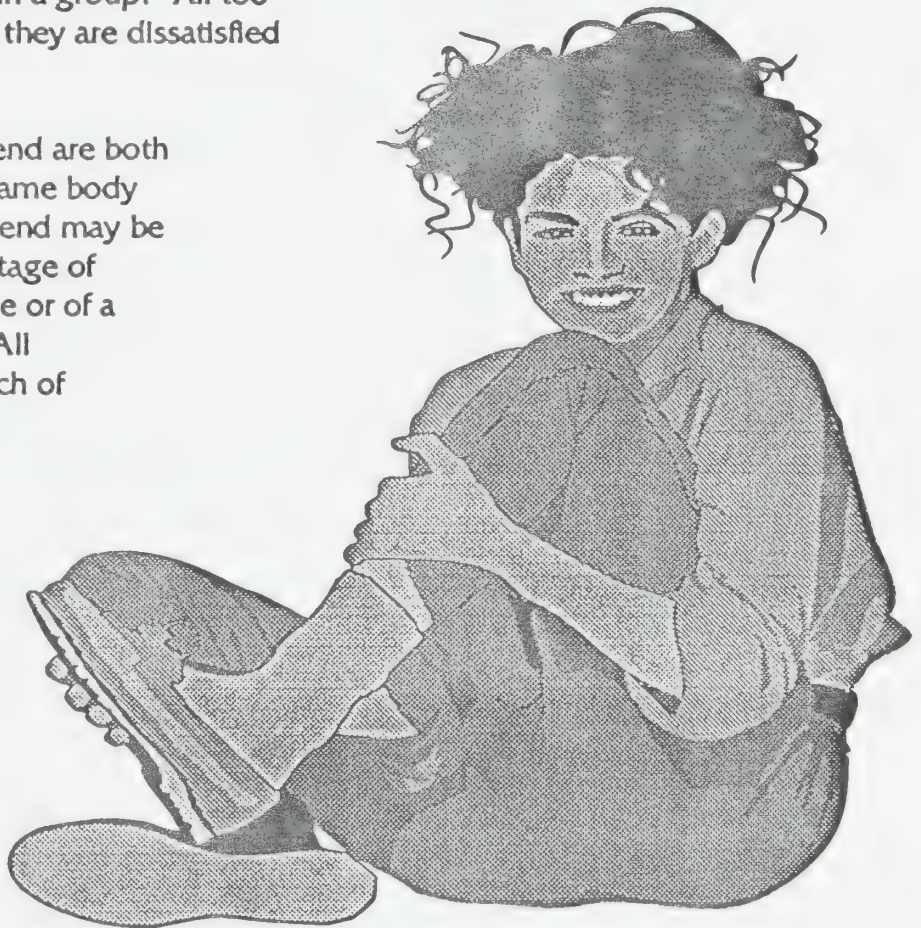
My Body Shape - What is Right For Me?

Dear Teen:

How often have you looked around and wished you could look like someone else in a group? All too often females do this because they are dissatisfied with the way they look.

Picture this. You and a girl friend are both 5' 2". Do you both have the same body shape? Probably not. Your friend may be a different age, at a different stage of puberty, more physically active or of a different ethnic background. All these things affect the way each of you look.

The way you see your body is called your body image. It is the mental picture you have of your appearance, and your feelings towards that picture. Some people are comfortable with and accepting of their bodies. Others are dissatisfied and may be trying to change their shapes - gaining a little here or losing a little there. At times your body image may have nothing to do with what your body actually looks like! It is possible to be attractive and well dressed yet feel "fat and ugly".



Serious examples of a poor body image are the eating disorders anorexia nervosa and bulimia. For some, a poor body image can go hand-in-hand with low self-esteem. Self-esteem is a feeling of how you value or respect yourself. It can affect how you act, how you learn, how you get along with others and how you have fun.

You're not alone if you have a poor body image. About 90 percent of all females say they do not like their body size. Many females see at least one body part as being larger than it really is.

It's not surprising many females feel this way about their bodies. Society focuses on being slender. The people seen in magazines, movie stars, popular singers or beauty contest winners seem tall, thin and "in fashion". Yet this "look" is not a good goal. There are many different body shapes.

So what is a "right" body shape for you? No one body shape is "right". Nor is there an easy answer to this question. To start, your height and weight alone says little about your body shape.

Many factors affect your body shape. For example, the amount of muscle and body fat differs between males and females, and from person to person. During puberty you can expect to increase your body weight, this includes gaining body fat. For this reason, there is no "right" body shape.

We are different. It's okay to be different. Try accepting a wider variety of body shapes and sizes, for you, and those around you.

What if you still want to make some changes? If you are very thin or very heavy, your health can be affected. Talk to someone about it. Seek some help. Take a healthy approach.

- To begin, strict weight control diets don't work. About 95 percent of all people who lose weight regain it, usually with a few extra pounds added.
- Eating "junk food" once in a while is okay, but at every meal can be too much.
- Aim for healthy eating most of the time. Choose more whole grain breads, cereals, pasta, rice, fruits and vegetables, some milk products, also meat, fish, poultry or other protein foods.
- People who are physically active are more likely to have a positive body image and a greater acceptance of themselves.
- Choose to be active once a day in a way that is fun and enjoyable, for example, swimming, walking, biking.
- Feel good about yourself! In this life there is only one body per customer. When you feel you look good, you feel more confident. Begin by giving up the attempt to change your body into a shape it was never meant to be. Think about all the other things you have going for you. Talk to a friend if you need to be reminded. When the pressure builds up and your body image is down ... remind yourself "I'm great"!

If you want to talk some more, speak to your teacher, public health nurse, or give me a call.

Sincerely,

Your Public Health Nutritionist

MEETING WOMEN'S NUTRITION NEEDS

Women have unique nutrition needs. They need more calcium and iron than men. However, like men, women tend to consume too much fat.

CALCIUM

Recommended Daily Intake

19-49 years:	700 mg.
50+ years:	800 mg.

The Ontario Health Survey showed that 49% of women consumed less than the recommended two servings of milk and milk products per day. An adequate calcium intake is essential throughout life. Milk and milk products are the primary source of calcium in the diet.

A low calcium intake appears to be one important factor in the development of osteoporosis, a condition that will affect one in four post-menopausal women.

Calcium absorption and status are adversely affected by caffeine, oxalates and fibre.

Calcium absorption is enhanced by lactose and Vitamin D, making milk products the most desirable and utilizable dietary source of calcium.

IRON

Recommended Daily Intake*

19-49 years:	13 mg.
50+ years:	8 mg.

*Extra iron is needed during pregnancy.

2nd trimester:	add 5 mg./day
3rd trimester:	add 10 mg./day

Women are at increased risk for iron deficiency for the following reasons: blood loss during menstruation and childbirth, increased iron needs during pregnancy, and low intakes of iron, often because of restricted caloric intake.

Iron absorption varies with the body's need for it. People who are deficient in iron absorb a higher proportion, while those with adequate stores of iron absorb less.

There are two main types of iron: heme and non-heme. Animal products are important sources of heme iron. This type of iron is best absorbed. Non-heme iron comes from plant sources. It is not as well absorbed as heme iron. Its absorption can be enhanced by the addition of foods that contain Vitamin C or small amounts of meat to a meal.

FAT

Recommended Daily Intake

19-24 years:	70 g/2100 kCal
25-49 years:	63 g/1900 kCal
50-74 years:	60 g/1800 kCal
75+ years:	57 g/1700 kCal

The Ontario Health Survey showed that only 16% of women consume no more than 30% of daily calories from fat. By reducing their fat intake to recommended levels, women may derive some health benefits, namely reduce their risk of heart disease and certain cancers, and achieve and maintain a healthy weight.

Fats in foods provide energy, and help the body absorb certain vitamins. Although the type of fat consumed is important, greater emphasis needs to be placed on the total amount of fat in the diet.

Good nutrition is important for women of all ages. Consuming a variety of foods based on Canada's Food Guide will help to ensure that nutritional needs are met.

FOOD GROUP	FOR LESS FAT	FOR MORE CALCIUM	FOR MORE IRON
Grain Products 5 - 12 servings per day	<ul style="list-style-type: none"> These foods are naturally low in fat. Limit the use of high fat spreads on breads. Serve vegetable-based sauces on pasta. 	<ul style="list-style-type: none"> These foods are poor sources of calcium. Try ricotta cheese as a spread on bagels or breads. Use skim milk to make white sauce for pasta. 	<ul style="list-style-type: none"> The iron from grain products is better absorbed if they are eaten along with meats or foods that are high in Vitamin C. Choose cereals, bread and pasta that are enriched with iron. Cream of wheat is high in iron. Serve cereal topped with dried fruits. Add wheat germ to muffins or homemade breads.
Vegetables & Fruit 5 - 10 servings per day	<ul style="list-style-type: none"> With the exception of avocados, the foods in this group are virtually fat free. Flavour vegetables with herbs, spices or lemon juice instead of cream sauces. 	<ul style="list-style-type: none"> Get some calcium from rhubarb, spinach, broccoli, beet greens and turnip. 	<ul style="list-style-type: none"> Fruits and vegetables that are high in Vitamin C enhance the absorption of iron from other foods. Choose dried fruits such as dates, prunes, apricots or raisins. Serve broccoli, tomato juice or brussel sprouts more often.
Milk Products 2 - 4 servings per day Pregnant and breastfeeding women 3 - 4	<ul style="list-style-type: none"> Choose milk, yogurt and cottage cheese with a milk fat of 2% or less. Cheese is typically high in fat. Choose lower fat cheese more often. Limit intake of ice cream. Try low fat frozen yogurt instead. Use skim milk in soups, puddings and sauces. 	<ul style="list-style-type: none"> All of the foods in this group are good sources of calcium. Cottage cheese and brie are lower in calcium than most other cheeses. 	<ul style="list-style-type: none"> Milk products are typically low in iron.
Meat & Alternatives 2 - 3 servings per day	<ul style="list-style-type: none"> Choose lean cuts of meat and remove visible fat before cooking. Don't eat the skin on poultry. Bake, broil or barbecue meats, fish and poultry instead of frying. Use legumes instead of meat. Choose lower fat luncheon meats such as black forest ham instead of salami or bologna. Use peanut butter sparingly. 	<ul style="list-style-type: none"> Meat, fish, poultry and eggs are not good sources of calcium. Eat the bones in salmon or sardines. Serve legumes more often. Use tofu that has been made with calcium sulphate. Almonds, brazil nuts and sunflower seeds provide calcium. 	<ul style="list-style-type: none"> Serve pork, beef or chicken liver more often. Red meats are better sources of iron than fish or poultry. Legumes (dried beans, peas, lentils) can boost iron intake. Serve almonds as an occasional snack.
Other Foods	<ul style="list-style-type: none"> Limit intake of high fat cakes and pastries and rich sauces. Use jam instead of high fat spreads on toast or bread. 	<ul style="list-style-type: none"> Limit intake of caffeine-containing beverages. 	<ul style="list-style-type: none"> Add blackstrap molasses instead of sugar to muffins or baked beans.

SPECIAL NUTRITIONAL NEEDS

Constipation, osteoporosis, vitamin and mineral deficiencies (like anaemia) are some of the nutritional problems that affect older adults. Because people over 60 years of age tend to eat smaller amounts of food, it is important that foods eaten provide nutrients and not just calories. It has been found that calcium, iron, and vitamins A and C are most frequently in short supply.

To get these nutrients, unrefined or whole grain cereal products (including whole wheat, rolled oats, barley, kasha, and brown rice), fresh fruits and vegetables, along with milk products should be eaten daily. In addition, these fruits, vegetables and whole grain cereals provide fibre in the gut during digestion. A high fibre diet, along with more fluids and daily activity, can eliminate the need for laxatives.

With increasing age, calcium can be withdrawn from the bones faster than it is redeposited, causing the bones to become fragile and porous. This condition is known as *osteoporosis*. Maintaining daily calcium intake and daily moderate exercise such as walking, can help keep bones in shape. Milk and cheese are good sources of calcium. (Medication can be obtained if you are unable to digest milk, so talk to your doctor about this.) Other sources of calcium are foods made with milk (pancakes, soups, desserts, etc.), the bones of canned fish such as salmon or sardines, almonds, beans, scallops, tofu, spinach and broccoli.

If chewing is a problem, select softer foods from within each food group. Vegetables and fruits may be cooked rather than eaten raw. Since the jaw shape changes with age, dentures may no longer fit snugly. Often this can be easily corrected. Check with your dentist or a dental clinic.

Some medications (diuretics or water pills) increase your need for potassium. Foods high in potassium are legumes (beans, peas and lentils), vegetables (squash, spinach), and fruit (cantaloupe, apricots, oranges, bananas and prunes).

THE BEST TIME FOR TAKING MEDICINES

Food and drugs interact. Sulfonamides and tetracyclines should be taken on an "empty" stomach (1 hour before meals or 3 hours after), as food delays the absorption of the drug.

Milk and milk products (yogurt, cheese) are rich in calcium. This calcium binds to certain drugs such as tetracyclines, making absorption of the drug difficult. Tetracyclines should not be taken with any milk product.

Aspirin and iron compounds can be irritating to the stomach lining and should not be taken on an empty stomach. (Take them just before or just after a meal, or with milk.) Any medication for arthritis, as well as vitamin and mineral supplements, should be taken with food (that is, just before or after a meal).

For further information about a specific drug, talk to a pharmacist or your doctor.

MEAL TIMES ARE PLEASANT TIMES

Use the following suggestions to perk up your appetite!

- Look at your "recipe collection" for planning meals. Try something new from this publication, a magazine or ask a friend. Our recipes are designed and tested to be easy to prepare using things you already have in your kitchen.
- Make food attractive: use a variety of colours, shapes and textures.
- Keep it simple. A meal does not have to be complicated or elaborate to be attractive, nutritious and enjoyable.
- Try a colourful placemat or a favourite china plate to make any meal look special.
- Invite a friend. Both you and your guest will welcome the change from eating alone.

- Experiment with herbs and spices. These enhance flavours, often eliminating the need for salt. Some mild but tasty seasonings are basil, oregano, bay leaf and thyme, and can be added to soups, main courses and pasta. Cinnamon, nutmeg and allspice add flavour to desserts, and allow you to cut down on sugar.
- If regular-sized meals seem too large, eat several smaller meals throughout the day. Plan snacks that are nutritious rather than high in sugar, salt or fat.

PLANNING FOR FOOD AND NUTRITION

Most people can deal with breakfast, but what to have the rest of the day? Make planning easy: choose a main menu item, vegetables, add any bread product, a dessert and a beverage. (* See recipe section.)

PLANNING EASY MEALS FOR ONE OR TWO

CHOOSE A MAIN MENU ITEM

FROM A POT:

- fish chowder*
- chicken, turkey or beef and vegetable soup*
- spaghetti with meat balls or meat sauce
- meat stew*
- beans with weiners and tomatoes
- chili con carne

FROM A PAN:

- hash
- liver and onions*
- cheese omelette with tomatoes
- cooked meats and creamed vegetables (e.g. creamed corn)
- chicken, turkey or tuna a la king

FROM A CASSEROLE:

- tuna, salmon, chicken* or turkey with noodles
- scalloped potatoes with ham or luncheon meats
- macaroni and cheese with tomatoes*
- chicken, turkey, or fish with vegetables* and rice

FROM OVEN FOIL WRAP:

- Swiss steak with vegetables
- baked chicken* with vegetables
- commercial or home-made frozen dinners
- baked fish with vegetables

FROM A BREAD BOARD:

- tuna, salmon, meat, or egg salad
- peanut butter for sandwiches
- cheese
- liverwurst*, luncheon meats
- grilled cheese

ADD VEGETABLES* or use in a casserole, soup or chowder, as a salad.

NOW ADD:

BREAD	PLUS	DESSERT	PLUS	BEVERAGE
-- rolls		-- milk puddings*		-- milk drinks*
-- biscuits*		-- fruit crisps		-- fruit juice
-- crackers		-- cookies*		-- fruit drink*
-- muffins*		-- stewed fruit		-- tomato juice
-- bread sticks		-- custard* pies		-- tea, coffee
		-- canned or fresh fruit*		

BETWEEN MEALS, EAT HEALTHY SNACKS:

milk	fruits and vegetables	other
-- milk	-- raw vegetables	-- cereal
-- yogurt	-- fresh fruit	-- crackers
-- cheese	-- dried fruit, prunes, apricots, raisins	-- leftovers (properly stored)

HELPFUL HINTS FOR THE WEEKLY BUDGET

Before you go to the store, use these ideas to make shopping easier and to help reduce your weekly food costs:

- Plan your meals in advance, taking advantage of supermarket specials, if you can. Write out a meal plan for each meal for each day. Plan to have leftovers occasionally. These will become a second, but different meal by choosing a different vegetable, dessert, etc.
- Make a list of the foods you need. First check your menu plans against what you already have on hand in the cupboard, refrigerator and freezer. Avoid impulse buying. Don't include household items such as soap and paper products in your food budget.
- Day-old bread can be a real bargain. Store it in the freezer and heat a slice or two in the toaster as needed. It's just as tasty as fresh.
- Organize your list by grouping foods, e.g. meats, dairy, etc. This will eliminate backtracking in the store. Include helpful comments such as a special brand on sale, or the size necessary for a recipe. Alternative ideas are helpful too, in case the planned item is unavailable or too costly.
- Comparison shop using newspaper ads or advertising flyers. Carefully decide where to shop. Weigh the cost of transportation and the bargains. Store brands are generally cheaper than name brands. Check special prices - it may actually be a "feature" at regular price.
- Skim milk powder can be substituted for fluid milk at a fraction of the cost. It can be added to soups, meat loaf, casseroles, puddings, or beverages, to increase your milk (and calcium) intake.

- Frozen and canned fruits and vegetables are cheaper than out-of-season products and may be just as nutritious as fresh. There is no waste to frozen produce and you need to thaw only as much as you require. In winter, root vegetables (carrots, onions, turnips, and potatoes) and cabbages, as well as apples, oranges and grapefruit are generally good buys.
- Dried legumes such as beans, peas and lentils are less expensive than their convenient canned counter part. They require time to soak, but very little effort to prepare. (See the section on dried beans, peas and lentils.)
- A toaster oven lets you bake one or two servings without heating a large stove oven. For one or two servings, a microwave oven uses less time and energy than a conventional oven. Read the booklet that comes with the oven for recipe ideas.
- Look for products sold in bulk bins, so you can buy as little or as much as you wish.
- Share expensive items like herbs and spices with a friend. It takes a long time to use them up and they lose their flavour quickly.

IN-STORE SHOPPING IDEAS

- Share shop - share the task of shopping by asking a friend to go with you and split the cost and the volume of large items. It could save you energy, money and will certainly provide company.
- Ask for service. If the oatmeal is too high to reach, ask the store staff to get it for you. If you can't find something, perhaps it is in the storeroom. If the packages are too big, ask for smaller ones. Many stores have a "small portions" policy. For example, you can often buy one chop instead of a package of three.

- Shop in person if possible. That way you can see how fresh the produce is.
- Buy only the quantity you need unless the price is worth it, and you have enough storage space or time to use it before it spoils and must be thrown away. How much of a bargain is a 10-pound bag of potatoes if you throw out half of the bag because they have sprouted?
- Keep in the mind the cost per serving versus the cost per pound or kilogram when purchasing meats or alternates. A boneless cut may be more expensive per pound (because you are paying someone to do the work) but there may be more servings to the pound. The choice is yours.
- Read the labels for information about grades. A utility grade chicken has the same nutritional value and is less expensive than Grade A or B, but it may have a part missing. A whole cut-up chicken may be good value, as the bony parts can be used for soup, and you supply the labour to cut it up.
- Buy only what you can safely carry home. Check in your community for stores that offer a free home delivery service or charge a small fee.
- Take your time and enjoy the outing. For those who want to avoid crowds, shop when the store is least busy. (The manager will tell you when these times are.) Don't forget your glasses or a magnifying glass, if needed.
- Pick up the refrigerated and frozen items last. To maintain the quality you selected, go directly home and store the foods properly.
- Shop in a store that is clean and well looked-after. It shows that the manager cares as much about your groceries as you do.

"BEST BEFORE" DATES

How can we judge the freshness of the packaged foods we eat? Check the "Best Before" dates on the labels of pre-packaged foods such as milk, cottage cheese and vacuum-packed meats. These pre-packaged foods all have a durable life of **LESS THAN 90 DAYS**.

The words "Best Before" are written, followed by a two-letter abbreviation of the month. This means the product will retain its peak of quality, wholesomeness, taste and nutritional value until this date. After the date, there will be a gradual loss of quality and nutritional value.

The product must, however, remain unopened and be kept at the recommended storage temperature. Once the package has been opened, the date no longer applies; treat as fresh, or freeze, if appropriate.

For more information about things on package labels, talk to your nearest Consumer and Corporate Affairs Canada office. (Check the blue pages in your telephone book under Government of Canada for the office nearest you).

FOOD SAFETY AND STORAGE

Immediately after shopping, refrigerate or freeze perishable foods or those which may cause illness. Remember to keep hot foods hot and cold foods cold; if you can't control the temperature, then control the time.

Refrigerated foods should be stored at a temperature between 35° to 40° F. (2° to 5°C). If the food or product has been sitting at room temperature for longer than two hours, discard.

It is important to keep the refrigerator clean to reduce odours and spoilage. If spoilage does occur, remove the spoiled foods immediately. This will prevent decay from spreading to other foods. Wrap or cover foods to stop the transfer of odours.

Prevent food poisoning in protein-rich foods (meat, poultry, fish, dairy products) by never leaving them at room temperature for any length of time. Allow hot foods to cool slightly. Cover and refrigerate leftovers within an hour or two. Discard them if they have been sitting out for longer than 2 hours.

For longer storage, store foods at 0° F (-18°C) or lower. The freezer section of a refrigerator/freezer combination is adequate for short-term storage (a few weeks only). A separate freezer can keep foods much longer -- up to a year, depending on the food item. Before storing foods in the freezer, tightly wrap in heavy moisture-vapour-proof wrapping, for example freezer paper, foil and plastics.

Clearly label all foods with the date of purchase, name of product and weight or number of servings.

NOTE: If any food product purchased has been previously frozen and thawed, **DO NOT REFREEZE**. Read the label.

If no instructions are given, refrigerate immediately and use within one to two days of purchase or cook immediately and then refreeze.

While waiting to serve, keep hot foods hot (about simmer temperature), and cold foods cold (in the refrigerator). The "danger zone" between 40° and 140°F (4° and 60°C) provides the right conditions for the growth of bacteria. Do not let this happen!

Do NOT leave cooked foods at room temperature for longer than 2 hours. If this should happen by accident, the food should be thrown out to avoid illness.

Housing HelpCentre

HAMILTON/WENTWORTH

135 Rebecca Street, Hamilton, Ontario L8R 1B9 (905) 528-0221 Fax (905) 528-1448

EMERGENCY FOOD

(FOOD BANKS AND MEALS)

NEIGHBOR TO NEIGHBOR CENTRE

28 Athens Street
Hamilton

574-1334

Monday to Friday 9:30am to 3:30pm
(register from 10:00am - 3pm)
Emergency and supplementary
food. People must live on top of
the escarpment.

STONE CREEK FOOD BANK

(run by St. Francis Church)
135 Lake Ave. South
Stoney Creek

662-8593

Monday 1:00pm to 3:30pm
Wednesday 9:30am to 3:30pm
Friday 9:30am to 1:00pm
Contact Sister Carol or Suzanne.
This is a food bank for the Stoney
Creek area. There will be a
nutritionist on site. Bank will
provide one meal of emergency
assistance.

GOOD SHEPHERD CENTRE

Family Services
36 Parkdale Ave. North
Hamilton

549-1155

Monday to Friday 10 am to 4 pm
To assist families with food who
live primarily east of Gage, below
the mountain.

WESLEY URBAN MINISTRIES INC.

129 Rebecca Street
Hamilton

528-5640

~~Monday~~ ^{Tuesday} to Friday 9:30 am to
11:15 am and 1:00 pm to 2:15 pm
Groceries available at above times.

OPERATION BLESSING

749A Barton St. East
Hamilton

549-7153

Tuesday & Friday 10 am to 2:30 pm
Food given in an emergency situation
when it is available.

ST. MATTHEW'S HOUSE

414 Barton Street East
Hamilton

523-5546

Monday to Friday 9 am to noon and
1 pm to 4:30 pm
Emergency food assistance.

MISSION SERVICES OF CANADA

50 Murray Street
Hamilton

528-5100

Monday, Wednesday, and Friday,
10am - 12:00pm, 1:00pm - 3:00pm
Assists families and singles in
need of emergency food assistance.
Need identification.

SALVATION ARMY

Family services and counselling
340 York Blvd.
Hamilton

521-1660

Mon-Fri 10:30am - 12pm (appt. only)
Walk-in: 1:00 p.m. - 2:30p.m.,
2:45p.m. - 3:30p.m.

Two day supply of groceries given
and assistance is only offered
every 3 to 4 months.

CROSSFIRE ASSEMBLY

108 James Street North
(Tivoli Theatre)
Hamilton 525-8894

Food and Clothing will be available
on Mon., Tues., Thurs., and Fri. -
9:30 am to 12:00 pm

GOOD SHEPHERD MEN'S CENTRE

135 Mary Street
Hamilton 528-9109

Monday to Saturday starting at
4 p.m. One hot meal will be served
at no cost. Men, women and
children are welcome.

WESLEY URBAN MINISTRIES INC.

129 Rebecca Street
Hamilton 528-5640

A hot meal is provided Monday to
Friday at noon and Sunday at 4 p.m.
Small snacks are available Saturday
8 a.m. to noon.

CROSSFIRE ASSEMBLY

108 James Street North
(Tivoli Theatre)
Hamilton

The last Sunday of every month a
community buffet is offered.

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GUIDE FOR HOUSEHOLD BUDGETING 1995

SECTION 3.0

HOUSING

1995 SPRC GUIDE TO HOUSEHOLD BUDGETING

SECTION 3.0 HOUSING

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3.0 HOUSING

The Hamilton-Wentworth Regional Chairman's Task Force on Affordable Housing issued guiding principles to the effect that "adequate shelter, like food and water, is a necessity of life", and that "a full range of adequate, accessible and available affordable housing is a necessity for the social and economic health of the Hamilton-Wentworth Region."¹ In a similar vein, the Hamilton-Wentworth Regional Municipality's Draft Official Plan, entitled "Towards a Sustainable Region", encourages coordination among housing providers to address the full range of housing needs. The Plan outlines regional and area municipal responsibilities. For example, the Region is advised to prepare - every 5 years - a Regional Housing Statement and area Municipal Housing Statements; establish annual targets for a variety and mix of housing types and affordable housing; and monitor housing developments².

The SPRC supports these initiatives and believes that basic affordable housing is achievable for all Ontarians. In fact, SPRC believes that such housing should be a basic right for all Ontarians, and that government should play a significant role in ensuring access to adequate and affordable accommodation.

3.1 WHAT'S NEW IN THE 1995 SPRC GUIDE?

Housing costs represent a significant portion of many household budgets. Although the cost of housing is highly individualized, two general forms of housing tenure are important to household budgeting: ownership and rental. The 1995 version of the Guide provides an expanded discussion of the costs of accessing both home ownership and home rental, reflecting a number of changes in the housing situation in Hamilton-Wentworth since the 1990 SPRC Guide was produced. In addition, some considerations related to repair and maintenance costs are discussed.

3.2 IN GENERAL

This section of the 1995 SPRC Guide focuses on determining the affordability of different types of home tenure given your personal situation. It identifies some of the direct and indirect costs of buying a home in the Region. It also attempts to describe the local rental market, including the private and non-profit or subsidized rental housing systems.

The information contained under headings 3.7 to 3.11 applies to home ownership. Sections 3.3 to 3.6 are relevant to rental housing. Section 3.12 raises some social issues related to the interpretation of housing availability statistics in Hamilton-Wentworth. Section 3.13 includes considerations of repair and maintenance costs and costs related to environmentally sustainable housing.

Tables that may be useful to working through a household budget are included in the main part of the discussions or in the appendices. Appendix B-1 also contains broader information that covers some general economic issues and provides a recent historical perspective on the housing market in Hamilton-Wentworth. As well, more detailed information that may be useful to readers who are exploring rental or home ownership options is included in the various Appendices.

3.3 RENTAL HOUSING

Rental housing is available through a variety of different "landlords". In its Rental Market Report (October, 1994) Canada Mortgage and Housing Corporation (CMHC) estimated that there are 34,478 **privately initiated** rental units in Hamilton City and 46,319 units in the entire Hamilton Census Metropolitan Area (CMA), with vacancy rates of 2.7% (944 units) and 2.4% (1,106 units) respectively. (These figures do not include illegal suites or buildings with fewer than three units.)

There are also several thousand subsidized units managed or administered by the **Regional Housing Authority**, non-profit units managed by **private organizations** (such as Hamilton East Kiwanis; Jubilee Homes; etc.) and **co-operative housing units** managed by the residents. Currently the Regional Housing Statement is being updated and figures are being compiled indicating how many of these types of units are in the Region. The updated Regional Housing Statement is due for release in the Fall of 1995.³

Each of these landlords - both private and those providing different types of subsidized housing - provide rental accommodation through different systems, and rental costs vary considerably. Each is considered in turn in the following sections:

3.4 PRIVATE RENTAL ACCOMMODATION

Private rental accommodation is accessed primarily through newspaper ads and private rental housing management agencies. The Housing Help Centre for Hamilton-Wentworth also provides a listing service with a list of approximately 250-300 private rental units, in addition to other information and advocacy services.

Private market rents vary according to the size of the units, their location, and amenities such as the availability of air conditioning, health clubs or other recreational facilities, security guards or cameras, etc. CMHC monitors rents of units in buildings of three or more units for the local CMA and publishes this annually. The Housing Help Centre for Hamilton-Wentworth monitors the rents of vacant rental units advertised in the local newspaper. The following comparative table illustrates the average rent by area (all units) for the Hamilton CMA in 1990 and 1994:

TABLE 3.a: AVERAGE MONTHLY PRIVATE RENTAL COSTS, 1990 & 1994

	Source: CMHC		Source: Housing Help Centre		
	1990	1994	1990	1994	Range
Furnished Room	---	---	\$294	\$311	\$200-350
Bachelor	\$319	\$389	\$392	\$363	\$240-520
1 Bedroom	\$414	\$498	\$508	\$480	\$275-800
2 Bedroom	\$493	\$602	\$688	\$626	\$425-990
3 Bedroom	\$624	\$756	\$870	\$822	\$425-990

From CMHC (October, 1990 and October, 1994), Rental Market Report; Housing Help Centre, Vacant Rental Market Study Five Year Summary 1990 - 1994, and Housing Help Centre (October, 1994), Vacant Rental Market Study Update. Figures from the last two publications are for October, 1990 and October, 1994 respectively. The data obtained for the October, 1994 update was collected on a single mid month day (October 15, 1994).

Availability of Private Rental Units

The marginal decrease in the vacancy rate for privately initiated rental units in the Hamilton CMA (from 2.7% in April, 1994 to 2.4% in October, 1994) is attributed by CMHC to the employment situation in the area and mortgage interest rates. Stronger employment prospects encourage people to set up new households, while higher mortgage rates encourage many of these people to opt for rental accommodation rather than home ownership.

The vacancy rate in Hamilton-Wentworth is indicative of a rental market in a "balanced position" according to CMHC, i.e., the vacancy rate lies between 2% and 3%. The vacancy rate is close to the 2.3% figure at which the vacancy rate stood in October, 1992.⁴

It is important to keep in mind that **vacancy rates are not solely nor necessarily an indication of housing need**. For example, the vacancy rate may be 10% or higher, but the available units may not be affordable, barely habitable, unsuitable or undesirable by people seeking rental housing. Refer to item "3.11 Some 'hidden' housing issues in Hamilton-Wentworth" for further discussion.

CMHC predicted that there will be a further demand for rental units as households are formed or re-established, at a time when area employment was expected to grow through 1995. But with resale house prices showing little or no increase, there will continue to be an offsetting outflow of new homeowners leaving rental accommodation. With little change in the stock of private rental housing over this period, the anticipated improvement in demand was expected to result in a small decrease in the vacancy rate. CMCH forecast a vacancy rate of 2.5% for 1995.⁵

Estimating Costs of Private Unit Rental

Table 3.b gives further rental rate information by area for the Hamilton CMA. According to information compiled by the Housing Help Centre and utilizing the size of its own universe in data collection:

- 167 fewer units were offered in October 1994 than in October of 1993
- the median⁶ price of furnished rooms increased by 9%
- the median price of bachelor units decreased by 9%
- the median price of 1 bedroom units decreased by 1%
- the median price of 2 bedroom units remained the same
- the median price of 3 bedroom units decreased by 2%.

In drafting household budgets, it is advisable to use the Housing Help Centre information on apartment costs for a new household. This is because the Housing Help Centre figures represent available rental units and the CMHC figures describe the conditions for people currently renting. Also, the CMHC data includes Burlington, which is part of the Hamilton Census Metropolitan Area but beyond the Region. The Burlington figures may skew the average figures for this Region.

Some “hidden” costs of renting your home

Utility costs are usually not included in rent. These can be estimated by consulting the “Utilities” section of this Guide. Some landlords also charge extra for parking facilities, use of recreational facilities on the premises, etc.

In addition, rent increases are permitted once a year. The allowable increase for 1995 is 2.9%. When you inquire about rental accommodation, you should be sure to ask when the rental increase will occur, so that you can be prepared for it in your budgeting.

Why Rent?

One newspaper article⁷ recently suggested that renting may be a smarter move than buying a home in these sluggish economic times, and that there are safer and wiser places to invest money, especially with the opportunity to earn good interest elsewhere (e.g., in Federal or Provincial bonds or other risk-free investments, paying in the 8.5% range in interest).

One reason given for renting is that home prices have not necessarily proved to be the hedge against inflation that they had been made out to be. The author argues that, with average house prices nationwide dropping 2.1% in early 1995, and with inflation running at about 2%, the net result is a 4.1% loss. Even when inflation was near 0%, house values failed to beat inflation, according to The Canadian Real Estate Association.

The same newspaper article points out that as house prices have fallen, rents have stabilized or even dropped, mainly as a result of rent controls and high vacancy rates (CMHC notes that rents rose by less than 1.4% between 1993 and 1994 in 11 of 25 metropolitan areas, and dropped between 0.2% and 3.5% in 5 centres and remained unchanged in 3 others).

Here the benefits of renting are seen to include the avoidance of costs related to home owning such as insurance, property taxes, utilities and upkeep. It should be mentioned, however, that such costs are usually included or even hidden in rental payments, and the article generally overlooks the benefits of accrued equity and security of tenure when it comes to home ownership.

**TABLE 3.b: AVERAGE RENT BY AREA (ALL UNITS) PRIVATELY INITIATED
- ALL APARTMENTS HAMILTON CMA**

Location	Number of Bedrooms				
	Bachelor	One	Two	Three	Four+
Hamilton					
Downtown Core	\$388	\$488	\$601	\$810	*
Central East	\$375	\$453	\$551	\$629	---
East End	\$386	\$478	\$563	\$664	*
Central	\$361	\$458	\$535	\$688	---
West End	\$408	\$472	\$580	\$691	---
Mountain	\$406	\$480	\$572	\$737	---
Total Hamilton City	\$387	\$477	\$573	\$706	\$596
Stoney Creek City	\$393	\$477	\$544	\$602	---
Burlington City	\$537	\$623	\$691	\$853	---
Dundas Town	\$414	\$540	\$592	\$642	---
Other Areas:	\$291	\$480	\$592	\$642	---
Ancaster Town					
Glanbrook Twp.					
Flamborough Twp.					
Grimsby Twp.					
Total Hamilton	\$389	\$498	\$602	\$756	\$596

*Sample too small or not available.

From CMHC (October, 1994), Rental Market Report: Hamilton CMA, p. 15.

3.5 NON-PROFIT AND SUBSIDIZED HOUSING

The Ontario Ministry of Housing has been supporting a variety of non-profit **rent-geared-to-income** housing programs, of benefit to about 150,000 households in more than 300 communities across Ontario (over 14,000 in Hamilton-Wentworth).⁸ The Ontario Housing Corporation (OHC), the largest landlord in Ontario, owns subsidized housing units, most of which are reserved for qualified residents who pay rent based on income rather than the size or type of housing provided. **Rent-geared-to-income** housing is

therefore based on need alone, and tenants pay under 30% of gross household income on rent; subsidies are shared between the federal and provincial governments. Some units are rented out to low or moderate income households based on the “**low end market rent**” in the neighbourhood.

Additional rent-geared-to-income housing units have been provided through contracts with **municipal and private non-profit housing providers**, under various government assistance programs.

The OHC also has agreements for some 16,000 units in privately owned buildings across Ontario under its **Rent Supplement Program**. Tenants in such units sign leases with the private landlord, with government subsidies covering the difference between what rent-geared-to-income tenants pay, and what the landlord is charging. The drawbacks of this system are 1) tenants are “placed” in the unit by the Hamilton-Wentworth Housing Authority (they cannot choose *any* private market unit); and 2) the trend indicates that private landlords have not been renewing their Rent Supplement contracts when existing terms are completed (hence there is a decreasing number of these units available)⁹.

In the Hamilton-Wentworth Region, there were over 5,100 units owned by the OHC in 1991, including over 400 “rent supplement” units.¹⁰ The subsidized units are sponsored by the Ministry of Housing of Ontario under the Community Sponsored Housing program and a variety of other programs. All of the units were subsidized by one level of government or another to provide rent-geared-to-income units or to bring the rents in line with the low end of the private rental market (i.e., the units are “...usually rented to low or moderate income households, but rents are established based on the lowest quarter of all rents in the neighbourhood rather than being tied to household income.”¹¹).

The new Provincial Government has indicated that it will move away from its landlord role, decrease its financial support to non-profit housing developments, and expand its Rent Supplement Program.

Local Administration

A network of local housing authorities throughout the Province has administered OHC's housing portfolio. These authorities have been delegated freedom of action to deal with local issues within the framework of management agreements and general policy directives issued by OHC. Housing authority members have been nominated by the three levels of government, and the housing authorities employ housing managers to be responsible for the everyday management of the projects.¹² The Ministry of Housing had set up community groups throughout Ontario, including Hamilton-Wentworth, to advise it on the issue of non-profit housing, one goal being the easier facilitation of placing qualified applicants into such housing.

Private non-profit housing corporations have maintained their own waiting lists for subsidized housing units. People are given priority depending on their needs. For example, victims of family violence, homeless sixteen- and seventeen-year-olds, government-sponsored refugees, and others in dire need are given a high priority for housing. The Hamilton-Wentworth Housing Registry manages the waiting list for about 70% of the non-profit units in the Region (see Appendix B-5). Families, seniors and persons with disabilities are eligible to apply for these units. Units are filled on the basis of need with emergencies and cases of abuse having the highest priority.

Rents for the units on the Housing Registry waiting list are based on the Ontario Housing Corporation's rent-geared-to-income scale for social assistance recipients, with households expected to pay up to 27% of their gross income for their units (this figure will increase to 28% by August 1, 1995 and eventually to 30%). These figures compare with an average of 23% of income paid towards private housing in Canada as a whole.

There were over 2,400 eligible households on the Hamilton-Wentworth Housing Registry waiting list in June (up from 1,889 in February 2, 1995; see Table 3.c) waiting for units.¹³ (This excludes households on

independent waiting lists maintained by private non-profit housing corporations.) This compares to a Housing Registry waiting list of 1,600 households waiting for assisted housing in 1989, a figure up 85% from 1985.¹⁴

Who Can Apply for Subsidized Housing?

In general, all types of households are eligible to apply for subsidized housing provided the following conditions are met:

- 1) The members of the household are permanent legal residents of Canada.
- 2) At least one household member is sixteen years of age or older
- 3) Anyone owing money to any subsidized housing provider in Ontario will be considered for the waiting list only if the arrears are paid in full or waived.
- 4) Homeowners are eligible only if they agree to sell their property within a six month period of being offered accommodation.
- 5) Persons with disabilities who require support services in order to live independently must arrange for the provision of those services (unless the provision of service is part of the rental agreement).

Applicants already living in subsidized housing are eligible to apply, providing they meet the above criteria (i.e., over 16, is a legal permanent resident, and is not in arrears to any subsidized housing provider in Ontario).¹⁵

**TABLE 3.c: SAMPLE WAITING LIST FOR SUBSIDIZED HOUSING IN HAMILTON-WENTWORTH
(AS OF FEBRUARY 2, 1995)**

	Bachelor	1 Bdrm	2 Bdrm	3 Bdrm	4 Bdrm	5 Bdrm
Deep Core						
Seniors	0	66	1			
Non Seniors	351	243	557	326	41	8
Totals	351	309	558	326	41	
Shallow Core						
Seniors	0	77	3			
Non Seniors	29	15	29	28	1	2
Totals	29	92	32	28	1	2
Non Core						
Seniors	0	21	4			
Non Seniors	10	15	39	19	4	0
Totals	10	36	43	19	4	0
TOTAL	390	437	633	373	46	10
GRAND TOTAL	1,889					

From Hamilton-Wentworth Community Housing Registry (February 2, 1995), Consolidated Waiting List Report.

Waiting List Ranking of Need

The waiting list for non-profit housing is stratified according to the amount of subsidy for which a tenant qualifies. Priority is given to emergencies and cases of abuse. There are two categories: deep core and shallow core. A formula set by the Ministry of Housing was used to set income ceilings for each category by unit size. Thus, if a person's annual income was below this ceiling, he/she could have been eligible for a subsidized housing unit. Table 3.d illustrates the income ceilings *in 1990*:

**TABLE 3.d: ANNUAL INCOME CEILINGS
FOR SUBSIDIZED NON-PROFIT HOUSING UNITS IN 1990**

Unit Size	Deep Core		Shallow Core
	Non Seniors	Seniors	
1 Bedroom	\$12,108	\$10,438	\$18,000
2 Bedroom	\$16,992	\$17,323	\$22,000
3 Bedroom	\$22,236		\$30,000
4 Bedroom	\$27,312		\$31,500

Ministry of Housing (April 10, 1990), Newsletter: Federal/Provincial and Ontario Non-Profit Housing Programs.

It is important to note that *no longer are there the same kind of income ceilings in effect on all non-profit housing*. Income ceilings only relate to the Core category, and only in relationship to the amount of funding provided by the Ministry. There is therefore no longer an arbitrary cut-off point where a prospective renter's income is concerned. Following a successful challenge to the original policy, launched under the provision of the Constitution's Charter of Human Rights and Freedoms, the policy has in fact been changed. Thus, non-profit projects do not have income ceilings; they maintain *targets* only.

When calculating geared-to-income rents, in some cases the gross income used to calculate rent is reduced to reflect certain expenses for dependents, employment, disability and education.

Housing subsidies are used to bring housing costs down. **Deep core** subsidies ensure the tenants pay no more than 27% of their income on housing, a figure which will rise to 30%. **Shallow core** tenants pay 27% of their income on housing. **Non-core** tenants pay up to 30% of their income on housing and **market rent** tenants receive no housing subsidy.

Some OHC and non-profit housing projects are allocated to senior citizens (ranging in age from 55 to 70, depending on the provider), and a housing priority system is used to rank all applicants most in need of subsidized housing. For seniors, income from pensions, investments and other sources is taken into account when rent is being calculated. Significant non-income-producing assets are also considered. This applies to family and single households as well. Refer to Appendix B-6 for further information regarding seniors' OHC social housing eligibility criteria. Appendix B-7 provides information from the Housing Help Centre on seniors' housing in the Region.

Income Integration

The Ontario Government has supported the concept of income integration within non-profit housing projects. The regime for housing providers has been that they must use a minimum of 40% of their housing units for the very neediest ("deep core need") clients, with the remainder serving a range of households from additional deep-need to those paying market rent. Cooperatives have provided a minimum of 25% of their housing units for deep need households with an additional 15% targeted for deep or "shallow need" households. There has been flexibility for all providers in targeting the remaining 60% of units, although a mix of deep and shallow need, and market rent households is common.

All households in non-profit housing developments except those in market rent units pay rent-geared-to-income. Approximately three-quarters of the units in all non-profit housing produced under recent programs on average have rent-geared-to-income. Tenants paying market rents do not receive geared-to-income subsidy, but do benefit from temporary supply or “bridge” subsidy accorded to all non-profit housing units. Provincial policy recently has not restricted access to the market rent units in projects to particular income groups (refer back to the discussion around Table 3.d).

How Can You Get Government-Assisted Housing in Hamilton-Wentworth?

A person can apply for assisted housing by calling the Hamilton-Wentworth Community Housing Registry, a private non-profit corporation formed by a number of the social housing providers in the Region which in turn provide financing for Registry operations. It operates to facilitate equitable access to the waiting lists of the social housing providers who have joined it, and it affords access to the waiting lists of over 70% of the units in Hamilton-Wentworth.¹⁶ You can also pick up application forms at any of the offices of the members of the Registry, at the Registry office, or at the Housing Help Centre. There is no fee to apply for housing with any of the providers listed in the Registry. Proof is required that the information you provide on the application is correct; then you are ranked according to point total, once on the waiting list. Points are used to determine need, which itself is measured by income level(s), current housing conditions, and the amount of time spent on the waiting list. Appendix B-5 provides a list of member providers of the Registry and other relevant information.

However, the Hamilton-Wentworth Community Housing Registry provides access to only about 70% of the non-profit or subsidized housing units in the Region. The Housing Help Centre for Hamilton-Wentworth has information on the Registry members as well as other non-profit units in the Region. Appendix B-8, provided by the Housing Help Centre, gives broader information on sources of government-assisted housing units. Community workers at the Housing Help Centre can be reached at (905) 528-0221 or you can walk into this “store-front” facility for assistance regarding all types of rental housing. Appendix B-9 indicates some of the services that can be accessed through this community resource.

3.6 COOPERATIVE HOUSING

The supply of rent-geared-to-income units was increased through an agreement between the Ministry of Housing and local housing cooperatives and non-profit housing projects. The cooperatives, or co-ops, and non-profit corporations were required to make a proportion of their units available to households on the Housing Authority’s list. This agreement ends once “Coordinated Access” begins and is not included in the new Operating Agreements.

Housing cooperatives are administered housing projects originally built under the same program as non-profit housing projects. There are 20 housing cooperatives in Hamilton, Dundas and Stoney Creek, providing about 1,400 units¹⁷. Like the non-profit housing units, government subsidies are available for housing cooperative units to maintain them as mixed-income communities. The subsidies are based on operating agreements with CMHC or the Ontario Ministry of Housing. Each cooperative has its own agreement. Unlike the non-profits, the members of the cooperative (i.e., the residents) set the monthly charges (or rents) and take a direct hand in the management of the cooperative. This may be done through activities ranging from being on the Board of Directors to cutting grass and replacing broken windows. Generally, the non-profit housing sector is moving towards greater residential involvement in decision-making and/or administration.

Like private homeowners, the cooperative is owned by the members. However, the members do not

accumulate individual equity as a private homeowner would. There are in fact many different types of cooperative arrangements. One example is the **“co-ownership cooperative”** where investors obtain a percentage interest in a building and enter into agreements among themselves giving an investor the right to occupy a specific unit. For example, ten investors own a 10-unit building, each holds 10% interest, and has an occupancy agreement related to a unit in the building.

There are also **“equity cooperatives”** where a company owns a building and shareholders in the company obtain the right to occupy specific units. Or, in a **“limited partnership cooperative”** a limited partnership owns a building, and each limited partner - in return for his or her investment in the partnership - receives the right to occupy a specific unit.¹⁸

Co-ops As a Viable Housing Alternative

Non-profit housing cooperatives can either be rehabilitated existing housing, new construction, or a combination of both. The Housing Help Centre for Hamilton-Wentworth and the Hamilton-Wentworth Community Housing Registry view cooperative housing as a viable alternative, and assist people in gaining information on local cooperatives (refer to Appendix B-10). Residents in such cooperatives do not normally own the units they occupy at any time; ownership rests with the cooperative corporation. But there is **the right to permanent residency** and only a full and serious breach of the cooperative's occupancy by-laws or rules agreed upon by the membership is cause for termination of one's right of occupancy.¹⁹

Waiting Lists for Cooperative Housing

Apparently, some of the cooperatives in Hamilton have closed their waiting lists, although those cooperatives operating under the auspices of the Ministry of Housing are not allowed to do so. People presently on the lists can expect to wait approximately three years before a unit will become available. Since each cooperative is independent, there is no central application system for cooperatives; you have to apply to each one separately. Some co-ops charge an application fee.

3.7 CAN YOUR HOUSEHOLD AFFORD TO BUY A HOME?

A variety of housing is available for sale in the Hamilton area. Average house prices are published quarterly by Royal LePage. House financing is available through a variety of means, but two aspects of a home purchase help determine whether a household can afford to buy a home: the down payment available, and mortgage eligibility.

A down payment of 25% of the price of the house is usually required. The down payment is often financed through savings and additional mortgages and loans. Borrowing for a down payment is generally secured at a higher interest rate than a conventional mortgage and monthly payments increase accordingly.

Mortgage eligibility is established on the basis of the value of the property and the income of the purchasers. Table 3 a shows the amount of household income necessary to qualify for a conventional mortgage amortized over 25 years at an interest rate of 12 1/2% (1990) and 9 3/4% (1994). Interest rates fluctuate with the setting of the Bank of Canada Rate and affect the ability to borrow.

**TABLE 3.e: HOUSING TYPE, PRICE AND YEAR
HAMILTON MOUNTAIN**

	Detached Bungalow		Standard Two Storey		Townhouse	
	1990	1994	1990	1994	1990	1994
Purchase Price	\$148,000	\$141,000	\$148,000	\$161,000	\$114,000	\$104,500
Down Payment	\$37,000	\$35,520	\$43,700	\$40,250	\$29,000	\$26,125
Mortgage Payment	\$1,184	\$922	\$1,184	\$1,060	\$907	\$688
Annual Gross Income Required	\$47,360	\$36,880	\$47,360	\$42,400	\$36,280	\$27,520

From Royal LePage (Summer, 1990 & Winter, 1995), Survey of Canadian House Prices. Mortgage calculation based on the interest rates of the time.

Longer-term Considerations

Because buying a home takes place over a long period of time, it is important to consider the position of homeowners at different stages of their life cycle. If you are planning to take out a mortgage to buy a home, you should be prepared for both increases and decreases in the value of your property and the mortgage interest rates over time. This is particularly important when it comes time to renew your mortgage in the future. For example, if the housing market is in a slump at the time you renew your mortgage, and the value of your property is depressed, the ratio of your property value to mortgage amount will be lower, perhaps putting you in a "risk" category as far as lenders are concerned. If mortgage interest rates have risen since you originally procured your mortgage, then your renewed loan will cost more. Combined effects of economic trends such as these may make it difficult for you to renew a mortgage if you are not prepared to increase the amount of money you can put toward your monthly mortgage payments at the time of mortgage renewal.

As Table 3.a illustrates, using Hamilton Mountain as one example, average house prices have decreased since 1990 for detached bungalows and townhouses, with an increase in price for standard two storey houses. (Table 3.a is based on housing prices and interest rates in 1990 and 1994, respectively. Income figures are gross figures.) The decreased values of the detached bungalow and townhouse in this example are good news for home buyers, but not for persons who currently own those types of homes.

Buying a home requires that you consider these possible longer-term scenarios before you purchase. True affordability for particular households can be determined only by considering complex factors, such as those mentioned in the following sections.

3.8 DETERMINING AFFORDABILITY

Determining affordability when it comes to the purchase of a home is not usually a simple procedure, especially where the purchase of real property requires financing. Financing is available in many and complicated forms. In its simplest terms, the process of determining the affordable price range for a household involves:

1. Calculating the amount of cash a buyer can afford to put towards the purchase (this is called the "down payment"); and
2. The maximum amount of loan or mortgage ("debt load") that the buyer can reasonably carry.

Thus, as a gross indicator, the total amount of the down payment and the loan (or mortgage) that the buyer can secure equals the price range the buyer can afford. The following sections indicate some further considerations when determining whether your household can afford to buy a particular home.

Determining Down Payment

The costs associated with purchasing must also be considered and deducted from liquid assets²⁰ when determining maximum down payment. Costs such as legal fees, land transfer tax, mortgage fees, moving expenses, survey costs, closing adjustments, and so on, may total several thousand dollars. These costs may infringe on if not place in jeopardy the ability of the home buyer to attain a desired (or even required) down payment on a particular home.

Determining Mortgage Eligibility

A household's own budget often determines how great a loan a purchaser can afford to carry; if financing is required from a major lending institution, that institution normally determines the maximum loan amount. Following are some indicators used by lending institutions that may be useful in helping you determine whether you could qualify for a mortgage:

The Gross Debt Service (GDS) Ratio

Financial institutions use a guideline called the Gross Debt Service (GDS) ratio to determine whether an applicant can afford to assume a particular mortgage. The GDS represents the maximum percentage of *gross* income which a borrower is allowed to put towards the principal, interest and property tax payments (collectively abridged as the "PIT"). Sometimes heating costs and in the case of condominiums, for example, one half of the common element fees, are included in the GDS ratio. The GDS is determined as a ratio of PIT divided by Income, or:

$$\text{GDS} = \frac{\text{PIT}}{\text{Income}}$$

Using this formula, if a borrower was earning \$30,000 per year in gross income and applied for a loan to purchase a property where principal and interest payments on the loan and property taxes would total \$10,000 per year, the borrower's GDS ratio would be:

$$\text{GDS} = \frac{\$10,000}{\$30,000} = 33 \frac{1}{3}\%$$

Most financial institutions/lenders set their GDS requirements in the range of 27% to 32%

or even 33%. Thus, in the above example the borrower would be hard pressed to obtain the loan and thus be able to afford to purchase a house, being over the 33% figure (though not by much).

CMHC Affordability Indicators

The Canada Mortgage and Housing Corporation (CMHC) first developed its affordability indicators in 1990, based on its "demand affordability indicator" - the percentage of renters who can buy a home, and the "supply indicator" - the percentage of listings it considers to be affordable²¹. The "demand affordability indicators" and "supply indicators" are included in Appendix B-2. An example of the costs and incomes for CMHC's demand affordability indicator for the Hamilton Census Metropolitan Area (CMA)²² issued in the first quarter of 1994 reads as follows:

TABLE 3.f: COSTS AND GROSS INCOMES FOR CMHC'S DEMAND AFFORDABILITY INDICATOR, HAMILTON CMA

Average Starter House Price		Monthly Mortgage Cost		Annual Taxes		Annual Heating Cost		Monthly Total Carrying Cost		Income Required to Carry Mortgage	
Jan - Jun 1994	Jan - Jun 1993	Jan - Jun 1994	Jan - Jun 1993	Jan - Jun 1994	Jan - Jun 1993	Jan - Jun 1994	Jan - Jun 1993	Jan - Jun 1994	Jan - Jun 1993	Jan - Jun 1994	Jan - Jun 1993
139,359	133,230	949	970	2,157	2,100	651	620	1,183	1,196	44,346	44,859

From CMHC (Third Quarter, 1994), Canadian Housing Markets, with information also from natural Resources Canada.

Another indicator of affordability taken from CMHC data is as follows:

TABLE 3.g: AFFORDABLE NEW AND RESALE HOUSING AVAILABLE FOR SOME SELECTED HOUSEHOLD TYPES AND INCOME LEVELS, HAMILTON CMA

Household Type	1994 Income \$	Maximum Affordable \$	Resale Supply Affordable %	Most Prevalent House Type	Affordable New Construction %
Family	52,081	173,902	64.8	All Types	50.1
Non-Family	42,330	134,746	38.1	1 ½ Storey; Bungalow	5.5
Total	48,348	158,911	55.0	2 Storey; Bungalow	22.0

From CMHC (Third Quarter, 1994), Canadian Housing Markets.

Finally, more general economic and housing market indicators are also examined to help point out housing availability and affordability:

**TABLE 3.h: SOME GENERAL ECONOMIC AND HOUSING MARKET INDICATORS,
HAMILTON CMA**

Total Employment	% Change	Total Housing Starts	yr./yr. % change	Single New House Price	yr./yr. % change	No. of MLS Sales (Res.)	yr./yr. % change	Single MLS Average Price	yr./yr. % change
1992		2,632		223,734		8,600		151,037	
289,700									
1993	0.0	2,725	3.5	217,000	-3.0	7,000	-9.4	145,000	-4.0
289,700									
1994	1.8	2,900	6.4	221,000	1.8	8,700	11.5	151,000	4.1
295,000									

From CMHC (Fourth Quarter, 1994), Canadian Housing Markets. 1993-1994 values are CMHC forecasts.

CMHC also suggests that no more than approximately 30% of gross monthly income go towards housing payments, including heat, property taxes, and if applicable 50% of condominium fees. To arrive at this Gross Debt Service or GDS, total your household's gross monthly income before taxes and deductions, and any other income, and multiply the total by 30% to reveal your monthly payment ceiling.

Total Debt Service (TDS)

Of course other financial obligations have to be considered, such as a vehicle loan, credit card payments, etc. The mortgage plus these other financial obligations are referred to as the "total debt service", or TDS. These payments should not consume more than 40% of your gross monthly income.

Appendix B-3 lists some common eligibility criteria used by mortgage lenders that take into account the type of expenses identified in sections 3.8 to 3.10. Appendix B-4 describes the mortgage types and mortgage options that are available to borrowers.

3.9 COSTS OF BORROWING MORTGAGE MONEY

When determining whether you qualify for a mortgage, the mortgage lenders examine the income you can apply to mortgage payments and your debt load, determine exactly how much you can borrow, and therefore reveal exactly what you have available to pay for a house or property. Much or most of the payments on a mortgage cover the interest itself, i.e., the price that lenders charge for allowing use of their money. The longer the mortgage repayment period, the higher the interest cost. In fact, over a 25 year mortgage repayment ("amortization") period, the interest costs about twice as much as the amount originally borrowed. The best idea for the purchaser is to repay the principal - the actual amount borrowed - as soon as possible, and so reduce the interest cost.

Mortgage funds are most commonly offered by financial institutions such as banks, trust companies, life insurance companies, mortgage brokers, caisses populaires, and private lenders. Some of the items to be considered when choosing a lender include its specific qualifying considerations, interest rates it charges, the laws regulating lenders, etc.

Short Term Mortgages

In general, short term mortgages usually carry the lowest interest rates, giving the lowest possible payments. And, the rate changes at the end of each term - 6 months or 1 year - so the then-current rate and the payments may change accordingly. **Convertible** rates often feature even lower rates. "Convertible" means that you can convert your mortgage to a longer term mortgage, often at any time, without a penalty fee; although provisions may vary among lenders.

Long Term Mortgages

Long term mortgages protect the buyer against rate increases for the length of time you choose. Terms of varying lengths are often available. Some lenders offer **split term** features, which allows one to create a blend of low payments, open mortgage flexibility, and longer term rate security. The mortgage is thus split into any combination of various options available. For example, you can split a \$100,000 mortgage into a \$70,000, 5-year fixed term and a \$30,000, 6-month open term.

The following table illustrates monthly costs per \$1,000 of mortgage loan. If, for example, your mortgage is for \$100,000, you would multiply the following by 100 to arrive at your monthly payment:

TABLE 3.i: MONTHLY PAYMENT PER \$1,000 OF MORTGAGE

Rate*	Amortization Period in Years			
	10	15	20	25
7%	\$11.56	\$8.93	\$7.69	\$7.00
8%	\$12.06	\$9.48	\$8.28	\$7.63
9%	\$12.58	\$10.05	\$8.80	\$8.28
10%	\$13.10	\$10.62	\$9.52	\$8.94
11%	\$13.64	\$11.21	\$10.16	\$9.63
12%	\$14.18	\$11.82	\$10.81	\$10.32

*Interest compounded semi-annually, not in advance
 From Montreal Trust (1994), Buying and Financing a Home.

Mortgage Protection Plans

Insurance plans are available to protect both the lender and borrower when the borrower becomes unable to meet mortgage payments for specific reasons. Some plans also make it easier for applicants to obtain mortgage loans. Some of these plans are described below.

Mortgage Loan Insurance

Under law, some lenders cannot provide first mortgage financing that exceeds 75% of the purchase price or lending value of a house unless the mortgage is insured. A loan of up to 90% of the value of the property, or up to 95% for qualified first-time buyers, is usually more readily available when borrowers take out mortgage loan insurance. The CMHC, for example, is an insurer of mortgage loans. More than 2.7 million Canadians own homes because they were able to insure their mortgage loans with CMHC, and thus present themselves as low-risk investments.

Costs for buying mortgage loan insurance may include the application fee as well as the premium. As an example, the application fee paid by the home buyer to CMHC is \$75 when the lender arranges for an appraisal, a cost usually charged to the borrower; \$235 when CMHC has to do its own assessment of the risk, which may or may not include a property inspection and appraisal. CMHC mortgage loan insurance can be bought anywhere in Canada from lenders approved by the CMHC, which includes most of the financial institutions that lend mortgage money.

The premium ranges from 0.5% to 3% of the loan. The higher the loan-to-value ratio, the higher the premium. The premium can be added to the mortgage loan and paid off as part of the principal. It can also be paid at the time of purchase in a lump sum.

Mortgage loan insurance is available on every type of home, new or resale, and leaves more funds available for new home necessities because it allows the down payment to be smaller than it might otherwise be. To buy a new home with a CMHC insured mortgage, the maximum loan amount is 90% of the first \$180,000 of property value, and 80% of the balance over \$180,000. At least 10% of the property value must come from the borrower's own resources. The following table indicates the basis for the insurance premium:

TABLE 3.j: MORTGAGE LOAN INSURANCE: PREMIUMS

Loan Size (% of property value)	Premium (% of loan)*
Up to 65%	0.50%
Up to 75%	0.75%
Up to 80%	1.25%
Up to 85%	2.00%
Up to 90%	2.50%

*Based on a single advance

From CMHC (1994), Opening Doors to Home Ownership.

Mortgage Life Insurance

Mortgage life insurance can cover the amount required to "discharge" (pay off) the insured amount of the mortgage in the event of the death of an insured mortgage homeowner. Monthly premiums for single coverage are based on your age and mortgage balance at the time you apply for the insurance. The typical cost of mortgage life insurance is illustrated below; joint coverage is available for an additional 40% of the single premium paid by the older client for single coverage. For convenience, premiums may be included with the monthly mortgage payment.

TABLE 3.k: MORTGAGE LIFE INSURANCE
TYPICAL PREMIUMS PER MONTH*

*Based on rates in effect on December 1, 1994

Coverage	\$30,000	\$40,000	\$50,000	\$60,000
Age 25	\$2.70	\$3.60	\$4.50	\$5.40
Age 35	\$3.90	\$5.20	\$6.50	\$7.80
Age 45	\$8.70	\$11.60	\$14.50	\$17.40
Age 55	\$15.00	\$20.00	\$25.00	\$30.00

*Plus applicable taxes.

From Montreal Trust (1994), Buying and Financing a Home.

Mortgage Disability Insurance

A buyer can also obtain optional mortgage disability insurance. If you become disabled, this type of coverage helps you pay a significant portion of your mortgage payment, usually to a monthly maximum - for example, to \$2,000 per insured person for up to 4 years, at Montreal Trust. You have to meet certain conditions, e.g., be a mortgagor or guarantor of a qualifying age, live at the mortgaged property, be actively employed full-time, and so on.

First Home Loan Insurance (FHLI)

First Home Loan Insurance (FHLI) from CMHC allows one to buy a home with as little as 5% down by insuring mortgages of up to 95% of the lending value of the home, whether it is a new home or a resale home. The financing can take the form of a first mortgage, or a combination of first and second. Maximum eligible house prices vary depending on the part of Canada one is in, but in the greater Toronto area, for example, maximum eligible price is \$250,000. In most other areas where house prices are high, and in northern areas, the maximum house eligible prices are \$175,000; elsewhere the maximum eligible price is \$125,000.

To qualify, one has to be building or buying a home that will be the principal residence, and cannot have owned a home as a principal residence in Canada in the past 5 years. If there are more than one buyer involved, only one of them has to meet both of these conditions. However, CMHC will consider exceptions to the 5-year eligibility requirement where hardship cases are concerned, provided that the net proceeds of any of the sale of the previous principal residence are applied to the purchase of a subsequent principal residence as part or all of the required down payment.

Also, there are some financial criteria. Payments for principal, interest, property taxes, heating and 50% of any condominium fees, if applicable, cannot exceed 42% of gross household income. And the total debt load cannot exceed 42% of gross household income. The following table indicates affordability and down payment:

TABLE 3.I: HOME AFFORDABILITY - A GENERAL GUIDE

Gross Family Income of	Maximum House Price	A 5% Down payment is
\$50,000	\$125,000	\$6,250
\$55,000	\$137,500	\$6,875
\$60,000	\$150,000	\$7,500
\$65,000	\$162,500	\$8,125
\$70,000	\$175,000	\$8,750
\$75,000	\$187,500	\$9,375
\$80,000	\$200,000	\$10,000
\$85,000	\$212,500	\$10,625
\$90,000	\$225,000	\$11,250
\$95,000	\$237,500	\$11,875
\$100,000	\$250,000	\$12,500

From CMHC (1994), You Can Buy a Home With 5% Down

Mortgage Rate Protection Program

CMHC also offers a Mortgage Rate Protection Program, which affords a safeguard against substantial increases in mortgage interest rates. Purchase of mortgage rate protection allows CMHC to reimburse you for a portion of the increase in your monthly payments due to higher interest rates. Benefits are paid monthly, and protection is available to anyone renewing a first mortgage or taking out a first mortgage on a principal residence. In both cases, the mortgage must be for a term of at least 1 year.

You can protect up to 70% of your mortgage. If you renew your mortgage when interest rates have risen between 2% and 12%, CMHC will reimburse you 75% of the increase in your monthly increase of 10% beyond a 2% deductible. There is a one-time premium payment of 1.5% of your outstanding mortgage balance, up to a maximum of \$70,000. The largest premium you would pay is \$1,050. If your mortgage is less than \$70,000, your premium will be less as well. The premium can be paid in a lump sum, or through increased monthly installments. The protection lasts for the length of the mortgage one has at the time of purchasing mortgage rate protection. If you buy a home that has CMHC mortgage rate protection, you can assume the coverage as well as the mortgage simply by completing the assignment form available from the lender.²³

Mortgage Borrowing Incentives

Some lenders offer what they call "innovative" features to help market their mortgage services. For example, Canada Trust has offered a 2% cash back on all fixed-term mortgages. Montreal Trust offers a "Match-a-Payment" option, which allows one to pay an additional amount equal to one's current mortgage payment of principal and interest - as well as taxes and insurance - if applicable - on any regular payment date with no fee or penalty. Thus you may elect to double your payment every payment date or, say, just once a year. Almost every major lender offers some sort of incentive relating to mortgages.

3.10 OTHER COSTS RELATED TO PURCHASING A HOME

Once an affordable price range has been determined and a determination has been made to avail itself of any required bank or financing assistance, one has to examine the total cost of purchasing a property before making a final offer to purchase. Items to be considered include:

- purchase price
- house property insurance
- property taxes
- utility bills
- interest adjustments
- appliances, furniture, drapes, tools, etc.
- repairs
- moving expenses
- inspection fees
- legal fees
- land transfer tax
- appraisal fees
- land survey fees (if necessary)
- Federal Goods and Services Tax (GST) (if applicable)
- other taxes (if applicable)

The last eight expenses in the list above are one-time expenses incurred prior to moving in to your new home and should be considered separately from any money you may have saved toward a down payment. In some cases, you may have to reimburse the person who sold you your home for some prepaid expenses, e.g., prepaid taxes or utility bills. Service charges for hooking up utilities at your new address may also be incurred.

Costs of repairs and renovations, appliances and other household furnishings, etc., may be incurred when you buy a home or soon after moving in, depending on the condition of the home and the need for basic home furnishings. Statistics show that new home owners most often make repairs and renovations to the premises within one year of moving in.¹⁷ In 1992, Canadian homeowners who moved in during the year spent an average of \$2,682 on repair and renovation projects.¹⁸ In addition, the average spending on repair and renovation projects tends to increase with the value of a dwelling.¹⁹ Hence, estimated expenses for this type of work should be included in your household budget for the year in which you plan to buy a home. Refer to item 3.12 in this section of the Guide and section "3.3 Housekeeping" for further discussions of maintenance, repair and renovation expenditures.

3.11 USING YOUR HOUSEHOLD BUDGET TO DETERMINE THE AMOUNT AVAILABLE FOR BUYING A HOME

Also requiring consideration are your other monthly living expenses such as those identified in other sections of the 1995 SPRC Guide, such as food, clothing, recreation, etc., and not necessarily directly related to home property ownership. Adding these monthly living expenses to your Total Debt Service obligations listed in section 3.8 above provides your "Total Monthly Expenses".

Your "Net Monthly Household Income" (i.e., gross income minus payroll deductions) minus your "Total Monthly Expenses" will give you the "Amount Available for Housing".²⁰ You should consider this amount, above any of the three mortgage eligibility criteria described in sections "3.8 Determining Affordability", to ensure that the well-being of your household can be maintained if you decide to

purchase a particular home. It may be helpful to work out your budget in the "General Worksheet" provided in the 1995 SPRC Guide, including amounts related to renting your current home for as long as you plan to stay there in the upcoming year. Compare this to your disposable income and savings available, to determine whether you can afford to buy a home.

3.12 SOME "HIDDEN" HOUSING ISSUES IN HAMILTON-WENTWORTH

The economic and housing indicators used in this section of the 1995 SPRC Guide may portray a brighter picture of accessible (i.e., "affordable") housing than is truly the case for some populations in Hamilton-Wentworth. For some households that have regular and adequate income, the housing market may indeed be affordable. However, in the Hamilton CMA, over 35% of the 1990 household income was consumed by major payments in 17,255 of the 141,610 private households with mortgages. Over 50% of the 1990 household income went to major payments in 7,685 of these households. The average household income of these households was \$61,221.²⁸ Similarly, in the Hamilton CMA, over 35% of the 1990 household income was consumed by rent for 20,840 of the 77,185 private households in rental accommodations. 11,825 of these households spent 50% and more of their income on rent. The average household income for rental households in the Hamilton CMA in 1990 was \$31,454.²⁹

For the more vulnerable residents of the Region, for example, individuals and economic households that live below the basic Statistics Canada Low-Income Cut-Off, households requiring support services, households facing discrimination in the private market, and people requiring modified housing, a bleaker picture emerges.³⁰ The following excerpt from the Housing Help Centre's 1993 draft document, Vacant Rental Market Study "Three Year Summary" 1990-1992, provides a perspective on the local housing situation that is not apparent when considering the more widely available CMHC and Real Estate Board data only:

"Is the housing crisis over?

"Vacancy rates are on the climb and rental prices are levelling off or dropping. These are usually thought to be favourable conditions for tenants. But the reality is different from common economic indicators.

"Yes. Vacancy rates are increasing. This is because people have to double and triple up because they can no longer afford their rent. A few common scenarios include: Grown up children are not leaving home while others are moving back home because they cannot afford the rent. Middle aged couples are moving in with their 80+ parents, or their own children who have young families of their own, because they have lost the family home. Two or three unrelated families and singles are moving in together. All family types are looking for smaller (cheaper) places to live. Vacancy rates are not an indication of need.

"The conditions in rental housing appear to be deteriorating. Many landlords no longer do basic repairs and maintenance. They explain that rent controls, landlord/tenant act and other legislation have made the business unprofitable. Even if the legislation has not significantly impacted on the rental housing market the mere perception of a depressive effect is enough to cause the landlord to reduce services and investment in rental property. Many landlords are facing real and perceived financial pressures that may impact negatively on the management and condition of their rental property.

"Social services in the region are in great demand. One reason families and individuals turn to social services is they are squeezed between high housing costs and a low

income. Wesley Centre said the requests for food have increased from 80 per month to 80 per day. Neighbour To Neighbour helps a thousand people a month with emergency food. The Good Shepherd Centre served 73,670. Agencies have seen the demand for emergency food, shelter and clothing increase from 30 to well over 100 percent since the beginning of the recession. The Housing Help Centre has been experiencing the same demand for services.

"No, the housing crisis is not over." (pp. 11-12)

There are close to 400,000 Ontario households in "core need". Core need, in fact, is a measure of the severity of housing difficulties that has been agreed to by the Federal Government and the provinces to help distribute forms of housing assistance. If a household cannot find or does not have adequate and suitable accommodation within 30% of its gross income, then it falls within the "core need" category. Table 3.c indicates how many "deep core", "shallow core", and "non core" applicants were on the waiting list for subsidized housing in Hamilton-Wentworth in February, 1995.

Even this does not truly represent the housing situation of many. For example, affordability is a concern for rooming and boarding house residents³¹, moderate income individuals and families in inadequate housing, and others who are paying more than 30% of gross income on rent or shelter. Table 3.e indicates the number and type of licenced and unlicensed rooming houses in Hamilton-Wentworth and some costs of renting these units.

In recognition of this community need, a number of Appendices have been included in this section of the 1995 SPRC Guide to assist you if you are looking for rental housing accommodation. Appendix B-9 reproduces the Housing Help Centre for Hamilton-Wentworth pamphlet describing its structure, mission and services. Some of the information and services provided by the Housing Help Centre are provided in further Appendices, but users of this Guide are encouraged to contact the Housing Help Centre directly, as the full range of assistance that that community resource provides is not adequately represented here.

TABLE 3.m: ROOMING HOUSE DATA, HAMILTON-WENTWORTH, 1994

	Licensed	Unlicensed	Total
Houses	52	63	115
Rooms			
# Recorded	20	21	41
Total	690	670	1,360
Average per House	14	11	
Rents			
# Recorded	20	21	41
Average (\$/month)	\$270	\$275	
Building Type			
# Recorded	44	49	93
House/Semi	25	33	58
Tavern	13	8	21
Low Rise	1	0	1
High Rise	0	1	1
Storefront	5	5	10
Building	0	1	1
Residence	0	1	1

From Health Priorities Analysis Unit, Faculty of Health Sciences, McMaster University (1994),
Fact Book on Health in Hamilton-Wentworth, p.134.

Appendix B-11 lists emergency housing for men and women. Appendix B-12 provides excerpts from the Housing Help Centre for Hamilton-Wentworth's document on "second level lodging homes" that provide housing for some persons with special needs. This illustrates just one example of the type of information gathered by the Housing Help Centre. Appendix B-13 lists housing services in the Region, with telephone numbers. Appendix B-14 provides some suggestions on what to ask prospective landlords and how to cope when you do not have the required last month's rent. Appendix B-15 discusses some legal rights you have as a person looking for rental accommodation. Appendix B-16 is an excerpt adapted from the University of Toronto Personal Safety Awareness Office, offering some things to consider when you are looking for safe housing. And Appendix B-17 provides one example of innovative housing concepts that are being developed to address the housing needs of some individuals.

3.13 OTHER CONSIDERATIONS IN SHELTER COSTS

Home Maintenance, Repairs and Renovations

The information contained in this section of the 1995 SPRC Guide does not include costs for home maintenance and repairs, or the cost of tools and equipment (e.g., lawn mower, ladder, hammer, etc.) to carry out these chores. As you prepare your household budget, you should take these expenditures into consideration.

Statistics Canada estimates that in 1992, 1,662,890 Canadian households had expenses related to repairs and renovations to the premises (indoors and outdoors) that totalled \$4,702,000.³² In the Hamilton CMA in 1991, 155,660 occupied private dwellings required regular maintenance only, 50,175 required minor repairs and 15,485 required major repairs.³³ In this context, "**Regular maintenance** refers to painting, furnace cleaning, etc. **Minor repairs** refer to missing or loose floor tiles, bricks or shingles, defective steps, railings or siding, etc. **Major repairs** refer to defective plumbing or electrical wiring, structural repairs to walls, floors or ceilings, etc."³⁴

How much is spent each year to maintain and repair a home depends on many factors, including the age of the dwelling and the money available in the household budget to dedicate to such expenditures. However, all homes should be maintained at a minimum level of health and safety. Appendix B-18 describes the Homeowner Residential Rehabilitation Assistance Program (RRAP) which provides loans to low-income homeowners to bring their dwellings up to these minimum standards. Appendix B-19 indicates what recourse tenants have if their rental units are in need of maintenance or repair. Appendix B-20 describes the Residential Rehabilitation Assistance Program for Disabled Persons, which is intended to help homeowners, tenants or landlords improve accessibility to owned or rented housing.

In the 1995 SPRC Guide, we are suggesting that household repair and renovation costs that you plan to undertake *in the first year in which you own a home* should be included in this section of your budget; if you have been living in your home for longer than one year, your planned repair and renovation costs should be included in your budget for section "8.0 Housekeeping".

Environmental Issues and Housing Costs

In keeping with the Regional focus on healthy and sustainable community development, information is presented in Appendix B-21 that considers the mutual influence that housing and the environment have on each other and on the quality of life of residents. The theme of affordability runs through these two excerpts from the CMHC's Healthy Housing: A Guide To A Sustainable Future that are reproduced in this Appendix, and suggests how environmental considerations may lower both the initial purchase price and long-term operating costs of a home.

3.0 ENDNOTES

- 1 Regional Municipality of Hamilton-Wentworth, Regional Chairman's Task Force on Affordable Housing (July 16, 1991), Final Report.
- 2 Regional Municipality of Hamilton-Wentworth, Regional Planning Department (September, 1993), Draft Official Plan: "Towards a Sustainable Region", pp. B-4 - B-6.
- 3 Personal communication, Louis Carvella, Regional Municipality of Hamilton-Wentworth Planning Department, August 4, 1995.
- 4 CMHC (October, 1994), Rental Market Report: Hamilton CMA, p. 1.
- 5 CMHC (Autumn, 1994), Hamilton Housing Forecast.
- 6 The term "median" indicates that half of all the rental prices collected were below this figure, and half were above this figures.
- 7 Randy Ray (April 1, 1995), "Where You Live: Home Sweet Home". The Globe and Mail.
- 8 Personal communication, Louis Carvella. A more accurate figure will be available in the Regional Housing Statement Update in the Fall of 1995.
- 9 Personal communication, Louis Carvella, August 4, 1995.
- 10 Ibid.
- 11 Hamilton-Wentworth Planning & Development Department, Strategic Planning Division (June, 1991), Regional Housing Statement Update 1990, p. 41.
- 12 For more information, refer to the Ontario Ministry of Housing (June, 1991), Ontario Housing Corporation.
- 13 See Hamilton-Wentworth Community Housing Registry (February 21, 1995), Consolidated Waiting List Report.
- 14 Based on Regional Municipality of Hamilton-Wentworth Planning and Development Department, Regional Planning Branch figures.
- 15 For further information, see Ontario Ministry of Housing (June, 1991), Rent-Geared-To-Income-Housing.
- 16 Hamilton-Wentworth Community Housing Registry (n.d.), An Easier Way to Apply for Assisted Housing.
- 17 Updated figures will be available in the Regional Housing Statement Update in the Fall of 1995.
- 18 Refer to the Ontario Ministry of Housing (January, 1995), Rental Housing Protection Act: Rent Control, pp. 5-6.
- 19 See Hamilton-Wentworth Housing Help Centre/Hamilton-Wentworth Community Housing Registry (n.d.), Cooperative Housing an Alternative.
- 20 "Liquid assets" refers to the amount of cash on hand and items of value such as savings bonds, motor vehicles, jewellery, etc. which can quickly be converted into cash.
- 21 CMHC (First Quarter, 1994), Canadian House Markets.
- 22 The Hamilton Census Metropolitan Area (CMA) consists of Hamilton City, Burlington, Stoney Creek, Ancaster, Dundas, Flamborough & Waterdown, and Grimsby. In contrast, the Regional Municipality of Hamilton-Wentworth comprises the following six Area Municipalities: Town of Ancaster, Town of Dundas, Town of Flamborough, Township of Glanbrook, City of Hamilton, and City of Stoney Creek.
- 23 CMHC (1994), Opening Doors to Home Ownership.
- 24 Statistics Canada (Thursday, February 16, 1995), The Daily, p. 13.

25 Ibid.

26 Ibid., p. 14.

27 CMHC (1994), A Step-by-Step Guide to Buying Your Home, p. 2.

28 Statistics Canada (May, 1993), Housing Costs and Other Characteristics of Canadian Households, p. 91. "Private households" refers to owner-occupied, non-farm, non-reserve dwellings, 20% sample data.

29 Ibid., p. 115.

30 According to Statistics Canada data for Hamilton-Wentworth for 1991, "17.43% of all persons in private households have a total annual income below the low-income cut-off points. *NOTE: "low income" is arbitrarily estimated as families spending 70% or more of income on food, shelter and clothing, would be in 'straightened circumstances'. All age groups are included here. However, this does not include individuals who live in collective households: dwellings of a commercial, institutional, or communal nature*"; "3.23% of all children under 6 years of age are living in husband-wife families with both parents working and earning a family income under \$25,000. *NOTE: This is represented as a percent of all children under 6 years of age in husband-wife families. Husband-wife families include common-law couples, as well as married couples*"; "6.96% of all children under the age of 16 years are living in husband-wife families with an annual income under \$20,000 as of 1991. *NOTE: This excludes children under the age of 16 years who are living away from home. Family income as gross income, before taxes*". From The Premier's Council on Health, Well-being and Social Justice (March, 1994), The Premier's Councils Policy forum: Creating a Future that Works, Phase 2: Local Strategy Discussions, Regional Municipality of Hamilton-Wentworth, n.p. In addition, 18,295 (17%) of all economic families in Hamilton-Wentworth were recognized as "low income economic families"; 22,360 (41%) of all unattached individual in Hamilton-Wentworth were recognized as "low income unattached individuals", and 77,165 (17%) persons in private households in Hamilton-Wentworth were recognized as "persons in low income family units" by Statistics Canada according to 1991 Census data. Source: McMaster University Faculty of Health Sciences Health Priorities Analysis Unit (April, 1994), Fact Book on Health in Hamilton-Wentworth, 3rd edition, p.119.

31 "Rooming Houses are a form of affordable housing where three or more people live in a building and share the bathroom and kitchen (if there is one). The owner of the building does not share the bathroom and kitchen with the tenants. This type of accommodation can often be used in older buildings or above taverns. Although many people like more privacy than is provided by rooming houses, it is often the most affordable housing option. The downtown locations and affordability often make rooming houses an important option despite the lack of privacy and relatively small sized rooms. Rooming houses generally require only first and last week's rent which makes it an option to assist people in the transition from the street to being adequately housed. ...For people who are homeless, finding shelter without having to provide first and last month's rent is an important factor in leaving the streets. In addition, the communal atmosphere often allows for the creation of support which is an important aspect of housing." From the Housing Help Centre Coordinating Council on Housing (August 1994), Developing Innovative and Non-Profit Housing: A Guide for Hamilton-Wentworth, p. 10.

32 Statistics Canada (n.d.), Homeowner Repair and Renovation Expenditures in Canada, 1992, p. 22, Catalogue No. 62-201.

33 Statistics Canada (n.d.), 91 Census: Profile of Census Tracts in Hamilton - Part A, p. 156, Catalogue No. 95-342

34 Ibid., p. 162.

BUDGET WORKSHEET FOR SECTION 3.0 HOUSING

TO OBTAIN YOUR TOTAL HOUSING COSTS FOR THE YEAR, ADD THE FINAL TOTALS IN COLUMN 2 FROM PART 1, PART 2 AND PART 3 OF THIS WORKSHEET (INCLUDE ALL SECTIONS THAT APPLY TO YOUR HOUSEHOLD)

Part 1

IN ALL CALCULATIONS, USE ANNUAL COSTS

COSTS OF RENTAL HOUSING

Monthly rent X 12 (or X the number of months, if less than 12, that you plan to live there):

Column 1

Column 2

\$ _____

ADD: Allowable rental increase (once per year) X number of months in which the increase will be in effect:

\$ _____

ADD: Extra charges (e.g., parking, use of recreational facilities, etc.):

\$ _____

Subtotal 1: \$ _____

SUBTRACT: Interest earned on rental deposit:

\$ _____

Subtotal 2: \$ _____

SUBTRACT: Rent subsidy (if applicable):

\$ _____

Subtotal 3: \$ _____

IF YOU ARE PLANNING TO MOVE INTO RENTAL HOUSING:

Add "one-time expenses" to Subtotal 3:

ADD: Last month's rent deposit:

\$ _____

ADD: Utility hook-up fees:

\$ _____

ADD: Moving expenses:

\$ _____

Subtotal 4: \$ _____

IF YOU ARE PLANNING TO MOVE FROM YOUR CURRENT RENTAL UNIT:

SUBTRACT: Amount you originally paid as your "last month's rent" deposit:

\$ _____

TOTAL COSTS OF RENTING YOUR HOME: \$ _____

Carry
this
total to
Column
2

→

\$ _____

	Column 1	Column 2
Amount carried over from Column 1 on previous page:	\$ _____	
ADD: GST (if applicable):	\$ _____	
ADD: Other taxes (if applicable):	\$ _____	
	<hr/>	
Subtotal 4:	\$ _____	
ADD to Subtotal 4: Estimated cost of various home maintenance, repair and renovation costs:	\$ _____	
SUBTRACT: Subsidies for residential rehabilitation program loans:	\$ _____	
	<hr/>	
Subtotal 5:	\$ _____	
ADD: Annual loan repayment costs:	\$ _____	
	<hr/>	
TOTAL COSTS OF BUYING A HOME:	\$ _____	
		Carry this total to Column 2
		2
		→ \$ _____

BUDGET WORKSHEET FOR SECTION 3.0 HOUSING

Part 2

IN ALL CALCULATIONS, USE ANNUAL COSTS

COSTS OF BUYING A HOME	Column 1	Column 2
Cash available towards a down payment:	\$ _____	
ADD: Mortgage you can carry per month X 12:	\$ _____	
ADD: Mortgage loan insurance (if applicable):	\$ _____	
ADD: Mortgage life insurance (if desired):	\$ _____	
ADD: Mortgage disability insurance (if desired):	\$ _____	
ADD: Mortgage rate protection plan (if chosen):	\$ _____	
PLUS ADD: one-time payment of 1.5% of outstanding mortgage, up to a maximum of \$1,050:	\$ _____	
ADD: House/property insurance:	\$ _____	
SUBTOTAL 1:	\$ _____	
SUBTRACT from Subtotal 1: Mortgage incentives (e.g., cash rebate for assuming a mortgage with a particular lending institution):	\$ _____	
SUBTOTAL 2:	\$ _____	
ADD to Subtotal 2: "ONE-TIME COSTS"		
ADD: Repayment of property taxes to previous owner (if applicable):	\$ _____	
ADD: Utility bills: paid amount to previous owner (if applicable):	\$ _____	
ADD: Hook-up to utilities:	\$ _____	
ADD: Repayment of prepaid utilities:	\$ _____	
ADD: Interest adjustment as of closing date:	\$ _____	
ADD: Repairs, etc.:	\$ _____	
ADD: Moving expenses:	\$ _____	
ADD: Inspection fees:	\$ _____	
ADD: Legal fees:	\$ _____	
ADD: Land transfer tax:	\$ _____	
ADD: Appraisal fee:	\$ _____	
ADD: Land survey fee:	\$ _____	
Subtotal 3:	\$ _____	
(Carry the amount shown in Subtotal 3 to Column 1 on the next page)		

	Column 1	Column 2
Amount carried from Column 2 of previous page:		\$ _____
ADD: Cost of property taxes (if not included in your monthly mortgage payment)	\$ _____	
OR: ADD: Property Tax Adjustment: the difference between what you have been paying as the property tax component of your current monthly mortgage payment and any property tax increases for the year beyond that amount):	\$ _____	

SUBTOTAL 4:	\$ _____	
		Carry this total to Column 2 → \$ _____
ADD: Costs of repairs and renovations to your home IF THIS IS THE FIRST YEAR THAT YOU OWN YOUR HOME AND IF YOU HAVE NOT INCLUDED THESE COSTS IN PART 2 OF THIS WORKSHEET: (NOTE: Costs of repairs and renovations that are carried out AFTER the first year in which you move into your home should be included in section "8.0 Housekeeping")		\$ _____

TOTAL COSTS OF HOMEOWNERSHIP:		\$ _____

TOTAL HOUSING COSTS FROM THIS WORKSHEET:	
PART 1: Total costs of renting your home	\$ _____
PART 2: Total costs of buying a home	\$ _____
PART 3: Total costs of homeownership	\$ _____
GRAND TOTAL: HOUSING COSTS:	\$ _____

BUDGET WORKSHEET FOR SECTION 3.0 HOUSING

Part 3

IN ALL CALCULATIONS, USE ANNUAL COSTS

Not all costs may apply to your household.

COSTS OF HOMEOWNERSHIP

Column 1

Column 2

Mortgage payment per month X 12:

\$ _____

ADD: Mortgage loan insurance:

\$ _____

ADD: Mortgage life insurance:

\$ _____

ADD: Mortgage disability insurance:

\$ _____

ADD: Mortgage rate protection plan costs:

\$ _____

ADD: House/property insurance:

\$ _____

SUBTOTAL 1: \$ _____

Carry
this total
to
Column
2
→

\$ _____

IF YOU ARE RENEWING YOUR MORTGAGE THIS YEAR:

\$ _____

ADD: Difference between your current mortgage and your renewed monthly mortgage rate (IF YOUR NEW MONTHLY MORTGAGE RATE IS HIGHER THAN YOUR CURRENT RATE)

\$ _____

OR: SUBTRACT: Difference between your current mortgage and your renewed monthly mortgage rate (IF YOUR NEW MONTHLY MORTGAGE RATE IS LOWER THAN YOUR CURRENT RATE)

\$ _____

SUBTOTAL 2: \$ _____

SUBTRACT: Value of mortgage borrowing incentives (e.g., a cash rebate for assuming a mortgage with a particular lending institution):

\$ _____

SUBTOTAL 3: \$ _____

Carry
this total
to
Column
2
→

\$ _____

APPENDIX "B"

APPENDIX B-1

AFFORDABILITY OF HOMES IN HAMILTON-WENTWORTH

According to Canada Mortgage and Housing Corporation (CMHC), the period through the early to mid 1990's saw home ownership affordability improving in most major Canadian centres. Falling mortgage rates - which reduced carrying costs and at the same time raised the maximum affordable price that renters can buy - and relatively stable or declining house prices boosted the percentage of renters who could afford to buy, and expanded the selection of affordable houses. In Hamilton, for example, the percentage of affordable listings rose 10.2% between October 1992 and December 1993.

Across Canada, newly built single and semi detached houses were part of this overall trend, and as well as for the factors described above, also resulted from revived industry efforts to build smaller, more affordable housing. First-time buyers have been especially benefitting from this. Housing prices, while not exactly booming, have remained relatively solid on the whole, even as interest rates have fluctuated in both directions.

However, in terms of residential sales, Hamilton itself lagged behind that of many centres in that less than 17% of new single-household and semi-detached homes were within the reach of potential *first-time buyers* (as opposed to, for example, Chicoutimi, the most affordable new house market in the country in 1993, where over 96% of new homes could be bought by the average renter household).¹ Nevertheless, the percentage of renters who could afford to buy houses generally was up in the period October 1992 to December 1993 by 3.5 percentage points. Table B-1.a from CMHC best illustrates the situation, where Hamilton was ranked 24th of 27 major Canadian centres in terms of affordability where a starter home is concerned (where affordability is determined according to the CMHC's "demand affordability indicator" described in Appendix B-2).

By the third quarter of 1994 and well into 1995 affordability was affected by roller coaster-like movements in mortgage rates. Record low mortgage rates across Canada in the first quarter had helped boost affordability to its highest level in years until March 1994, when average 3-year rates jumped nearly 4 percentage points (from a low of 6.5% to a high of 10.375%).

The result was that most of the affordability gains made in the previous years were lost in the 4 months between March and June. Despite this surge, first-time buyers rushed into the market before rates could climb even higher, although the growth of first-time buying did slow as mortgage rates continued to climb. The share of single-detached homes bought by first-time buyers remained fairly stable throughout the first two quarters of 1994.

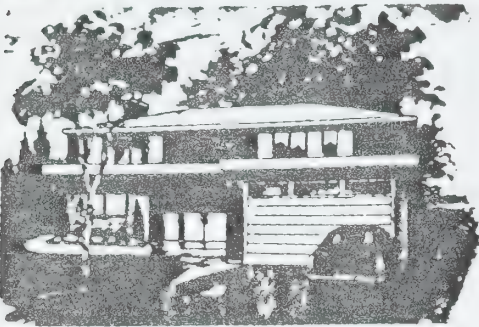
¹CMHC (First Quarter, 1994), Canadian Housing Markets, p. 2.



Glossary of Housing Types

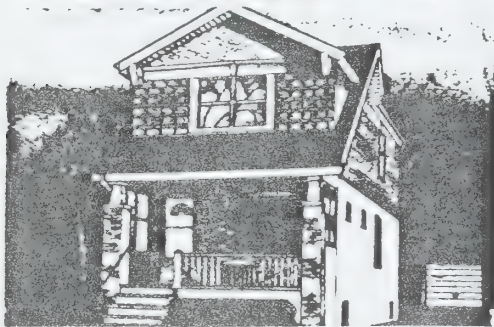
Detached Bungalow

A detached, three-bedroom single storey home with 1 1/2 bathrooms and a one-car garage. It has a full basement but no recreation room, fireplace or appliances. Using outside dimensions (excluding garage), the total area of the house is 111 sq. metres (1,200 sq. ft.) and it is situated on a fully-serviced, 511 sq. metre (5,500 sq. ft.) lot. Depending on the area, the construction style may be brick, wood, siding or stucco.



Executive Detached Two-storey

A detached two-storey, four-bedroom home with 2 1/2 bathrooms, a main floor family room, one fireplace, and an attached two-car garage. There is a full basement but no recreation room or appliances. Using the exterior dimensions (excluding garage), the total area of the house is 186 sq. metres (2,000 sq. ft.), and it is situated on a fully-serviced, 604 sq. metre (6,500 sq. ft.) lot. Depending on the area, the construction style may be brick, wood, aluminum siding, stucco or a combination like brick and siding.



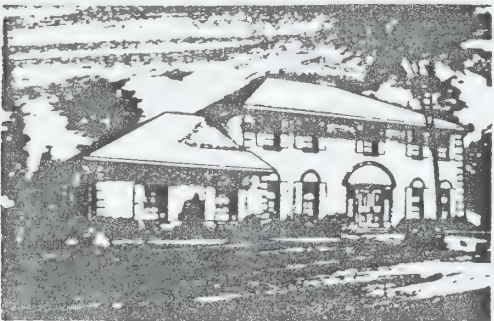
Standard Two-storey

A three-bedroom, two-storey home with a detached garage. It has a full basement but no recreation room. Using outside dimensions, the total area of the house is 139 sq. metres (1,500 sq. ft.) and it is situated on a fully-serviced, city-sized lot of approximately 325 sq. metres (3,500 sq. ft.). The house may be detached or semi-detached and construction may be brick, wood, siding or stucco.



Standard Townhouse

Either condominium or freehold, the townhouse (rowhouse) has three bedrooms, a living room and dining room (possibly combined) and a kitchen. Also included are 1 1/2 bathrooms, standard broadloom, a one-car garage, a full unfinished basement and two appliances. Total inside area is 92 sq. metres (1,000 sq. ft.). Depending on the area, the construction may be brick, wood, siding or stucco.



Senior Executive

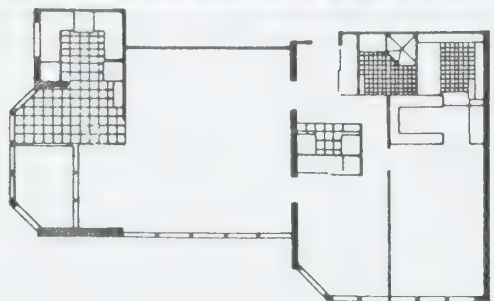
A two-storey, four- or five-bedroom home with three bathrooms, main floor family room plus atrium or library. Two fireplaces, a full unfinished basement and an attached two-car garage. The house is 279+ sq. metres (3,000+ sq. ft.) and is situated on a fully-serviced 6,750 sq. metre (6,750 sq. ft.) lot. Construction may be brick, stucco, siding or in combination.

Standard Condominium Apartment

A two-bedroom apartment with a living room, a dining room (possibly combined) and a kitchen, in a high-rise building with an inside floor area of 84 sq. metres (900 sq. ft.). Amenities include standard broadloom, 1 1/2 bathrooms, 2 appliances, a small balcony and 1 underground parking space. Common area includes a pool and some minor recreational facilities.

Luxury Condominium Apartment

A two-bedroom apartment with a living room, a dining room (possibly combined) and a kitchen, with family room or den, in a high-rise building with an inside floor area of 130 sq. metres (1,400 sq. ft.). Amenities include upgraded broadloom, 2 full bathrooms, ensuite laundry and storage areas, 5 appliances, a large balcony and 1 underground parking space. Common area includes a pool, sauna and other major recreational facilities.



**TABLE B-1.a: THE PERCENTAGE OF RENTERS* WHO CAN AFFORD TO BUY
A STARTER HOME, HAMILTON CMA**

Total Jul - Dec 1993	33.4	Total Jan - Jun 1994	32.8
Total Jul - Dec 1992	29.9	Total Jan - Jun 1993	31.9
Family Jul - Dec 1993	39.0	Family Jan - Jun 1994	38.4
Family Jul - Dec 1992	35.6	Family Jan - Jun 1993	37.5
Non Family Jul - Dec 1993	24.4	Non Family Jan - Jun 1994	23.9
Non Family Jul - Dec 1992	20.9	Non Family Jan - Jun 1993	22.9

*Households in the prime home buying group of 20-44 years who have a gross income equal to or greater than the income required to purchase an average starter home.

From CMHC (First Quarter and Third Quarter, 1994), Canadian Housing Markets.

Increasing mortgage rates had a greater impact in the second half of 1994. The reason for the delay is the use of pre-approved mortgages, which protect buyers from rising rates while looking for a home. Pre-approvals allowed loans negotiated at the lower rates of previous months to be translated into sales a few months later. Still, slow house price growth combined with lower average mortgage rates, did contribute somewhat to the rise in affordability in the first half of 1994. For example, the share of renters who could buy increased in 24 of 27 Canadian centres since the first half of 1993, according to CMHC.² Table B-1.b compares average residential housing prices and number of sales over the past few years in Hamilton-Wentworth:

**TABLE B-1.b: SALES ACTIVITY AND RESIDENTIAL HOUSING PRICES:
COMPARISON 1990, 1994 & 1995**

1990	Sales (January)	Average Price (January)	Active Listings (January)
Hamilton City	355	\$145,295	1,935
Burlington	160	\$210,718	872
Stoney Creek	43	\$174,395	360
Ancaster	26	\$232,138	122
Dundas	17	\$211,476	88
Flamborough & Waterdown	25	\$256,500	171
Grimsby	20	\$175,835	170
Total 1990	646	\$200,908	3,718

²See CMHC (Third Quarter, 1994), Canadian Housing Markets, pp. 1-2.

1994	Sales (January)	Average Price (January)	Active Listings (January)
Hamilton City	212	\$112,990	1,489
Burlington	111	\$181,438	722
Stoney Creek	29	\$138,958	305
Ancaster	22	\$217,797	109
Dundas	17	\$157,811	87
Flamborough & Waterdown	10	\$171,590	144
Grimsby	16	\$131,859	155
Total 1994	646	\$158,920 (average)	3,011
Percentage Change from 1990	-35.4489	-20.89911	-19.0155

1995	Sales (January)	Average Price (January)	Active Listings (January)
Hamilton City	181	\$105,727	1,678
Burlington	98	\$165,938	816
Stoney Creek	31	\$140,964	327
Ancaster	13	\$240,292	126
Dundas	8	\$126,175	108
Flamborough & Waterdown	14	\$190,321	183
Grimsby	25	\$141,782	138
Total 1995	370	\$158,743 (average)	3,376
Percentage Change from 1994	-11.27098	-0.11137	+12.12221

AREA	Sales (January)	Average Price (January)	Active Listings (January)
Hamilton City	-49.01408	-27.23287	-13.28165
Burlington	-38.75	-21.25115	-6.42201
Stoney Creek	-27.90697	-19.1697	-9.16666
Ancaster	-0.50	+3.51256	-3.27868
Dundas	-52.94117	-40.33601	+22.72727
Flamborough & Waterdown	-0.44	-25.80077	+7.01754
Grimsby	-0.25	-19.36645	-18.82352
Total Percentage Change (All Areas) 1990 - 1995	-42.72445	-20.98721	-9.19849

Information for the 4 preceding charts comprising Table 3.b is based on Metropolitan Hamilton Real Estate Board data.

Table B-1.c gives a representative sampling of the type or style and range of house units and prices in Hamilton. A description of housing types is provided on the last page of this Appendix.

As far as the foreseeable future is concerned, CMHC predicted that mortgage rates will trend down in 1995, accompanied by a rebound in both new and existing housing markets. However, on average, mortgage rate levels will be close to those prevailing in 1994 when markets for new and existing houses in the Hamilton CMA slowed under the impact of higher rates. Demand is expected to be boosted also by moderate house prices and lower unemployment levels.³

³CMHC (Autumn, 1994), Hamilton Housing Forecast, cover page.

TABLE B-1.c: HOUSE PRICES BY AREA AND TYPE

AREA	HOUSE TYPE	PRICE
West Mountain	4 bedroom executive	\$200,000 - \$400,000
Hamilton Mountain	3 bedroom	\$140,000
Hamilton Mountain	Standard townhouse	\$110,000
Hamilton Mountain	Newer, 1-5 yrs.	\$175,000 - \$300,000
South		
Stonechurch Rd. & Upper Wellington	3 bedroom detached	\$170,000
Stonechurch Rd. & Upper Wellington	3 bedroom townhouse	\$110,000
East Hamilton	Single detached	\$200,000
East Hamilton	4 bedroom executive	\$200,000

From Moving Publications Ltd. (1994-95), Moving To & Around Hamilton.

APPENDIX B-2

CMHC DEMAND AFFORDABILITY INDICATOR & SUPPLY INDICATORS¹

DEMAND AFFORDABILITY INDICATOR

Percent of Renters Who Can Afford:

This represents the percentage of renter households in the prime home buying age group of 20 to 44 years, who have an income equal to or greater than the income required to purchase an average starter home. All family and non-family households in the 20 to 44 age group are included in the analysis. Renter households who qualify for NHA social housing programs are also included.

Average Starter House Price:

The average starter house price is defined as the average price for an NHA insured existing home and includes the following house types: single; semi-detached; rowhouse; mobile home; and apartment condominium. NHA insured homes are typically bought by young first-time buyers with less than 25 per cent downpayment. The price is the average for each six month period. This price excludes those homes insured under the five per cent downpayment program.

Monthly Mortgage Cost:

The monthly principal and interest payment associated with the average starter home price, assuming a 10 per cent downpayment. The required mortgage insurance premium has been added to the mortgage balance.

Property Taxes:

Average property taxes for a dwelling owned and occupied by its owner. Data are CMHC estimates.

Heating Costs:

Average heating costs representative of a starter home. Data are from Natural Resources Canada and include the Goods and Services Tax.

Total Monthly Carrying Costs:

Total of monthly payments required for principal, interest, average property taxes, and heating costs.

Income Required to Carry Total Costs:

The income required to service the mortgage payments, property taxes and heating costs, assuming a 32 per cent gross debt service ratio.

¹The information contained in this Appendix was taken *verbatim* from CMHC (Third Quarter, 1994), Canadian Housing Markets, p. 8.

Mortgage:

A three-year term closed mortgage was assumed with a 25 year amortization period. An average mortgage rate of 8.4 per cent was used for the first half of 1993 and a rate of 7.6 per cent was used for the first half of 1994.

SUPPLY INDICATORS**Renter Household Types:**

Renter households aged 20-44 who have the potential to become home owners in the near future are included in the supply analysis. They are classified as either a non-family household, which includes households of one or more unattached persons or family households which include at least one economic family. An economic family is defined as a group of related individuals sharing a common dwelling unit. Total households refers to all households, family and non-family. Low income renters eligible for NHA social housing programs have not been included in the supply indicators.

Maximum Affordable House:

Maximum price a household could afford based on its income and assuming a 32 per cent gross debt service ratio to service the mortgage payment, property taxes and heating costs. A three year mortgage rate of 8.0 per cent is used and a 10 per cent down payment is assumed.

***Resale* Supply Available:**

The per cent of MLS active listings at or below the maximum affordable house price.

Most prevalent *Resale* House Types:

The house types most often listed in the supply of active MLS listings. The house types are not exclusive of other house types that could also be included in the supply available.

Affordable New Construction:

The per cent of new single, semi, apartment or row dwellings sold at or below the maximum affordable house price.

APPENDIX B-3

WHAT DO MORTGAGE LENDERS LOOK FOR?

Mortgage lenders look for the following from borrowers:

- personal data such as marital status, dependents
- details of employment, including proof of income
- other sources of income, such as pensions, rental income
- current banking information
- current and past debts
- verification of down payment, including cash, bonds, gifts, etc.
- consent to run a credit investigation
- assets
- fee for appraisal and/or CMHC fees
- purchase and sale agreement on resale homes
- plans and cost estimates for new homes
- list of proposed repairs, if any

Ten to fourteen days are usually required to get financing approved, although most approved lenders take considerably less time. For further information, refer to CMHC's Step-by-Step Guide to Buying Your Home (1994).

APPENDIX B-4

MORTGAGE TYPES AND MORTGAGE OPTIONS

There are two basic *mortgage types*:

Conventional, whereby the buyer can borrow up to 75% of the purchase price or the value of the property, whichever is less. The buyer has to pay 25% down. A conventional mortgage cannot exceed 75% of the value of the property.

Insured or High Ratio, applies where a buyer borrows more than 75% of the lending value, and up to 90%, or 95% for qualified first-time buyers under CMHC's First Home Loan Insurance Program, or the purchase price or the value of the property, whichever is less. The down payment can be as low as 10% or 5%, respectively. The mortgage is considered "high ratio", and by law mortgage insurance must be purchased by the mortgagor to cover the full balance of the mortgage. It should be noted that in some cases even if the loan-to-value ratio is less than 75%, a lender may require a mortgage to be insured; for example, as a condition of the loan if the property is considered a higher risk.

Mortgage options which fit into the two basic mortgage types can be chosen, and even these may sometimes be customized to suit the needs of an individual home buyer. Such options include the following:

First Mortgage: Is usually the only financing required, and gives borrowers the best rate of interest. These are available with a fixed rate of interest for various terms, ranging say from 6 months to 7 years, with payments amortized over periods of up to 25 years. Fixed rate mortgages can be "open" or "closed"; see below.

Second Mortgage: A higher interest loan that provides borrowers with additional financing if their first mortgage does not meet their total financial requirements.

Open Mortgage: Allows borrowers to repay all or part of the total amount of their mortgage at any time without penalty. Because of its flexibility, this is ideal for borrowers who plan to sell their homes in the near future or who want to switch from a short-term mortgage at higher interest rates to a longer term when mortgage interest rates fall. These open mortgages can be available for either a 6 month or 1 year term, and generally do have a slightly higher rate of interest than closed mortgages for an equivalent term.

Closed Mortgage: This usually has the lowest interest rates available but is without the flexible feature of other mortgage options. It may be a good choice for those who desire the security of knowing their monthly payment is fixed for a longer term. Prepayments prior to maturity are available but they are subject to conditions. Closed mortgages are available in a wide range of terms, from 6 months to 7 years.

Portable Mortgage: Allows flexibility if borrowers move. Borrowers can take the mortgage to their new home or can transfer it - usually with the consent of the lender - to the purchaser of their old home. This is an attractive option if the rate on the existing mortgage is lower than current rates.

Expanding Mortgage: Allows a borrower to expand the principal on a first mortgage at the current interest rate to pay for renovations or other expensive projects. The borrower can save money by avoiding a more expensive second mortgage or personal loan.

APPENDIX B-5

LIST OF CO-OPS IN HAMILTON-WENTWORTH

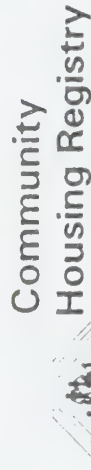
Andes heritage Co-Op Inc., Stoney Creek
Applegarth Co-Op Homes, Hamilton
Applegrove Co-Op Homes Inc., Hamilton
Appleridge Co-Op Homes Inc., Hamilton
Corktown Housing Co-Op Inc., Hamilton
Dundas Housing Co-Op, Dundas
Greenhill Housing Co-Op, Hamilton
Guise St. Housing Co-Op, Hamilton
Los Andes Housing Co-Op, Hamilton
Mountain City Housing Co-Op, Hamilton
Mountmuir Housing Co-Op, Hamilton
Red Hill Co-Op Homes, Hamilton
Stone Church Co-Op Homes, Hamilton
Stoneworth Co-Op, Hamilton
Vineyard Co-Op, Beamsville
West Hills Housing Co-Op, Ancaster
Winkleith Housing Co-Op, Hamilton
Women's Community Co-Op, Hamilton

Also refer to:

Cooperative Housing Federation of Hamilton
287 King St. East, Lower Level
Hamilton, Ontario L8N 1B9
(905) 527-4117

Member-Providers of the Registry

- Dundas Valley Non-Profit Housing Corp.
- Hamilton East Kiwanis Non-Profit Homes
- Hamilton-Wentworth Housing Authority
- Jubilee Consultant Services Hamilton
- I T C A Community Involvement
- McClure Community Homes
- Hamilton Portuguese Community Homes
- Central Place
- Pilgrim Place
- McGivney Community Homes
- Municipal Non-Profit (Hamilton) Housing Corp.
- Hamilton Housing Company



Community
Housing Registry

An Easier

Way to

Apply for

Affordable

Housing

Hamilton Wentworth
Community Housing Registry
795 King Street East, Hamilton, Ontario L8M 1A8
(416) 548 5417 Fax/Modem (416) 548 0652

What is the Community Housing Registry?

The Registry operates to create easier and equitable access to the waiting lists of the social housing providers who have joined it. With one-stop access to the waiting lists of over 70% of the units in Hamilton Wentworth, the Registry simplifies applying for housing with its members

The Registry is a private non profit corporation formed by some of the social housing providers in Hamilton Wentworth which fund its operations

Who can apply ?

Anybody who is legally in Canada on a permanent basis can apply. The Registry has providers with homes for singles, families, and seniors.

What types of homes are there and where are they ?

The Registry providers have apartments, townhouses, detached homes and semi detached homes. They can be found throughout the Region of Hamilton Wentworth

How do I apply ?

Anyone can apply by obtaining one of the Registry applications or by calling the Registry. Application forms can be picked up at any of the offices of the members of the Registry, at the Registry office, at the Housing Help Centre or by calling the Registry office and receiving one in the mail.

Is there a fee ?

Applicants do not pay a fee to apply for housing with any of the providers listed with the Registry.

How do I let the Registry know where I want to live ?

With your application you receive a preference sheet. On the sheet is a list of the providers you can apply with through the Registry and on the back of the sheet is a map of the Region with location codes. You complete this preference sheet and we include it with your application. You will only be referred to a preference you have told us about.

You can also come to the Registry office and view our project profile binders. They describe each project and tell you its location

What happens once I apply ?

Once you apply you will receive a letter confirming you have applied. It will ask you to provide the Registry with proof of some of the information you provided on your application. Once this is done, you are on the waiting list

What happens when I am on the waiting list ?

Once on the waiting list you are ranked according to you point total. Points are used to measure everyone's level of need. Need is measured by levels of income, present housing conditions and the amount of time you spend on the waiting list. When a suitable vacancy occurs you are contacted and referred to a provider of your choice. If you refuse a referral that matches your preferences you will lose points from your total



Ministry
of
Housing
Ontario

Ontario Housing Corporation: Criteria For Selecting Senior Citizen Tenants

Senior citizen accommodation is provided for couples when at least one spouse is aged 60 or more and for individuals aged 60 or more.

Disabled seniors who require support services in order to live independently must arrange for the provision of those services.

Ontario Housing Corporation rental housing for senior citizens is offered on the basis of applicants' need for housing, not according to the date on which they apply.

Tenants pay rent based solely on income, rather than on the size or type of accommodation.

The Housing Priority System

A housing priority system is used to measure an applicant's need in relation to other seniors who have applied for housing. The system is intended to ensure that seniors with the greatest need are given priority in the allocation of housing.

Applicants with the same number of points are housed on the basis of date of application. Points are awarded as follows:

1. Income

Points are given on the basis of gross household income, less allowable deductions. Maximum – 100 points.

2. Current Accommodation Costs

Points are given for the percentage of income spent on housing. Accommodation includes utilities. Applicants who are paying less than 30 per cent of their income on accommodation receive no points, while those paying more than 55 per cent of their income on accommodation receive the maximum 30 points.

3. Overcrowding

Some applicants live in overcrowded conditions. OHC has established occupancy standards to take overcrowding into account. Points are awarded based on the number of bedrooms a household needs but does not have in current accommodation. Maximum – 20 points.

4. Special Circumstances

- A. Notice to Vacate – A maximum of five points is given if the applicant has received a valid notice stating that current accommodation must be vacated. Points are not awarded if the notice to vacate is issued for reasons such as unjustified rent arrears.
- B. Temporary Accommodation – Applicants living in municipal or charitable emergency shelters are eligible to receive 35 points. (If points are awarded in this category, the applicant is not eligible for points under the "Current Accommodation Costs" or "Notice to Vacate" sections.)

5. Housing Conditions/Suitability

Points are given if the applicant's current accommodation is in such a state of disrepair as to be considered unsafe.

Points are also given for:

- A health condition that is aggravated by the applicant's current accommodation
- Applicants lacking access to adequate transportation
- Living conditions that are unsatisfactory because of: inadequate light, ventilation, heating, kitchen or bathroom facilities.

Maximum – 45 points.

Local housing authorities are responsible for the day-to-day management of OHC's rental housing across the province.

For Further Information

Consult the Government of Ontario listing in the blue pages of your telephone directory under "Housing" for your local housing authority listing.



APPENDIX B-7

LIST OF CO-OPS IN HAMILTON-WENTWORTH

Andes heritage Co-Op Inc., Stoney Creek
Applegarth Co-Op Homes, Hamilton
Applegrove Co-Op Homes Inc., Hamilton
Appleridge Co-Op Homes Inc., Hamilton
Corktown Housing Co-Op Inc., Hamilton
Dundas Housing Co-Op, Dundas
Greenhill Housing Co-Op, Hamilton
Guise St. Housing Co-Op, Hamilton
Los Andes Housing Co-Op, Hamilton
Mountain City Housing Co-Op, Hamilton
Mountmuir Housing Co-Op, Hamilton
Red Hill Co-Op Homes, Hamilton
Stone Church Co-Op Homes, Hamilton
Stoneworth Co-Op, Hamilton
Vineyard Co-Op, Beamsville
West Hills Housing Co-Op, Ancaster
Winkleith Housing Co-Op, Hamilton
Women's Community Co-Op, Hamilton

Also refer to:

Cooperative Housing Federation of Hamilton
287 King St. East, Lower Level
Hamilton, Ontario L8N 1B9
(905) 527-4117

HOUSING HELP CENTRE

INFORMATION ON SENIORS HOUSING

 135 Rebecca Street, Hamilton, Ontario L8R 1B9 (905) 528-0221

GENERAL INFORMATION

This information was made available to the Housing Help Centre through the co-operation of the non-profit housing providers. These are non-profit buildings specifically for seniors. You may also be interested in a family building, private market units, or homesharing arrangements. Staff at the centre would be pleased to assist you in completing any applications or obtaining additional information.

Please Note:

- The waiting period for subsidized units within the projects listed generally ranges from six months to two years. The waiting period may be less for bachelor units than for one bedroom apartments.
- Applications for projects designated with an asterisk (*) are available at the Housing Help Centre.
- The age requirement shown for each project is the minimum age. At least one member of a couple must have reached this age.
- Detailed information on "wheelchair accessible" units in each project is available at the Housing Help Centre.
- The following are housing terms used frequently in these information sheets:
 - **Rent-geared-to-income:**
 refers to the rent being set at approximately 25-30% of your gross monthly income. You may also hear this referred to as "low income" or "subsidized" housing.
 - **Low market rent:**
 a "market rent" is the regular rent for a unit. This rent is not geared-to-income, but is the same for everyone. "Low-end-of-market" rent is a rent which, while not geared-to-income, is more affordable than most market rents in the area.
 - **Bachelor apartment:**
 usually one large room plus a bathroom; living, eating, and sleeping areas are part of the same room.

For Seniors Requiring Care Facilities

Long term care facilities are Nursing Homes or Homes for the Aged licenced under the Ministry of Health. They provide twenty four hour nursing care and assistance with activities of daily living to individuals who are not able to meet their care needs in the community. If you require a long term care facility you should consult with your physician about a referral to Placement Coordination Services who will then send out a Public Health Nurse or a Social Worker to do an assessment of the type of care you require. If you meet the criteria of eligibility you will be placed on the Placement Coordination Services' waiting list, and your eligibility information will be sent to the individual long term care facilities.

ANCASTER SENIOR CITIZEN APARTMENTS LIMITED
314 Wilson St. E., Ancaster, Ontario L9G 2B9
648-6675 Contact: Hazel Barton

This project is called **Major Ralph Willcock's Court** and is located at 280 Fiddlers Green Road, Ancaster. It consists of 9 bachelor units and 7 one bedroom units. The units are rented at "low market rent". Bus service is within walking distance however other services are approximately 3/4 of a mile away. The age requirement is 60 years of age.

CANADIAN REFORMED SOCIETY INC.
337 Stonechurch Rd. E., Hamilton, Ontario
385-3505 Contact: Linda or William Schurman

This project is called **Ebenezer Villa** and is located at 337 Stonechurch Rd E on the West Mountain. It consists of 25 one bedroom units and 5 two bedroom units. Two of the units are wheelchair accessible. All units are rented for "low market rent".

CORONATION PARK HOUSING CORP.
Reid Avenue, Hamilton, Ontario
560-6283 Contact: Mr. R. Petersen

This is a small 16 unit housing project. All units are ground floor, one bedroom units. There are seldom vacancies. Age requirement is 65 years of age. The units are rented at "low market rent".

DUNDAS VALLEY NON-PROFIT HOUSING CORPORATION
c/o HAMILTON-WENTWORTH COMMUNITY HOUSING REGISTRY
795 King Street East, Hamilton, Ontario L8M 1A8
548-5417

Dundas Valley Non-Profit Housing has one project called **Sherwood Place** which is located at 25 Lynden Ave, Dundas. Application to this project is through the Community Housing Registry. **Sherwood Place** consists of 30 one bedroom and 10 two bedroom units. Two units are wheelchair accessible. There is a mixture of market rent and rent-g geared-to-income units. The following amenities are available: lounge, laundry, garden plots, social club with activities, shopping transportation. Bus service is available within walking distance. Stores are approximately one mile away. The age requirement is 59 years of age.

EATON PLACE INC.
P.O. Box 1120, Waterdown, Ontario L0R 2H0
689-7224 Contact: Helen DeMains

Eaton Place is located at 298 Carlisle Rd., Carlisle. The project consists of 24 one bedroom units and 6 two bedrooms units. Two bedrooms units are not reserved for market rent tenants only. There is one wheelchair accessible unit. The units are a mix of market and rent-g geared-to-income. Amenities include: meeting rooms, organized activities, crafts, guest room and tea room. Bank, groceries and pharmacy are available within walking distance; bus service is not. The age requirement is 55 years of age.

FENGATE REAL ESTATE
499 King Street East, Hamilton, Ontario L8N 1E1
524-2985

Fengate Real Estate is the management company for four seniors' housing projects. All projects contain a mixture of market rent and rent-g geared-to-income units. The age requirement is 60 years of age or 50 if permanently disabled. All four projects are within walking distance of the bus, bank, groceries and pharmacy.

L.I.U.N.A. (Hamilton) Association

This project is located at 40 West Avenue South. It consists of 25 one bedroom units, one of which is wheelchair accessible. Amenities include: Meeting room.

L.I.U.N.A. (Hamilton) Association

This project is located at 30 West Ave. and consists of 90 one bedroom units. 6 of the units are wheelchair accessible. Amenities include: seniors club.

L.I.U.N.A. (Hamilton) Association

This project is located at 316 King William. It consists of 39 one bedroom unit, one of which is wheelchair accessible. Tenants join in activities at 30 West Avenue.

Taras Shevchenko Home for the Aged

This project is located at 190 Gage Ave. S., Hamilton. It consists of 25 one bedroom units, 8 two bedroom units and 2 wheelchair accessible (2 bedroom) units. There is a seniors club which plans activities.

FIRST PLACE HAMILTON

300-350 King St. East, Hamilton, Ontario
525-9800 Contact: Darlene Elliott

This is a highrise apartment building consisting of bachelor, one bedroom and two bedroom units. All units have grab bars and accessible passageways. Two bedroom units are for market tenants only. Application is made by contacting Darlene Elliott for an interview. The age requirement is 60 years of age. Each tenant pays market rent when they move in (qualified tenants may then apply for a subsidy). There are organized activities, commercial service providers and a dining room for tenants. Bus, banking, pharmacy and groceries are within walking distance.

FREE REFORMED SENIOR CITIZENS

87 Hamilton St. North, Waterdown, Ontario
689-3619 Contact: Bob Byleveld

Free Reformed Senior Citizens have one project called **Elim Villa** in Waterdown. It consists of 36 one bedroom units that are rented at both market rent and on a rent-geared-to-income basis. Bank, groceries and pharmacy are within walking distance but bus service is not. The age requirement is 60 years of age.

THE TOWNSHIP OF GLANBROOK NON-PROFIT HOUSING CORP.

Box 455, Binbrook, Ontario L0R 1C0
(416) 692-4555 Contact: Ms. G. Vasseur, Property Manager

This project is called **Orchard Court Apartments** and is located at 2800 Library Lane, Binbrook. It includes 23 one bedroom units and 8 two bedroom units. One of each size are wheelchair accessible. Two bedroom units are for market tenants only. The project includes a mixture of rent-geared-to-income units and market rent units. The age requirement is 65 years of age. The project does not have access to bus within walking distance. However, bank, groceries and pharmacy are within 1/4 mile. Laundry facilities, a lounge and a hobby room are located on site.

HAMILTON HOUSING COMPANY
c/o Hamilton East Kiwanas Non-Profit Homes
681 Main St. E., Hamilton, Ontario L8M 1K3
545-4654

Hamilton East Kiwanas Non-Profit Homes manage a seniors project at 723-727 Upper Sherman (**Macassa Apartments**) and 68-70-76-78-88-90 **Macassa (Ada Pritchard Apartments)**. There are 61 one bedroom units within the project which are contained in a two storey building. There is a combination of market rent and rent-geared-to-income units. Laundry facilities are available. Bus service directly to the project from downtown is available daily and bank, groceries and pharmacy are within walking distance.

Note: it is expected that after May 1993 application for these units will be made through the Community Housing Registry

HAMILTON JEWISH HOME FOR AGED
70 Macklin St. S., Hamilton, Ontario L8S 1R9
528-5377 Contact: Sheila Burman

This is a 39 unit project located in Westdale. Units are rented on a rent-geared-to-income basis. The age requirement is 70 years of age.

AUBREY JONES APARTMENTS
2 King St. E, Stoney Creek, Ontario L8G 1J8
523-5640 Contact: June Smith

This apartment building consists of 48 bachelor units and 24 one bedroom units. One bedroom units are for couples only. All units are rented on a rent-geared-to-income basis. There is a resident council which organizes trips, euchre and teas. Bus, bank, groceries and pharmacy are within walking distance. The age requirement is 55 years of age.

HAMILTON-WENTWORTH HOUSING AUTHORITY

The Hamilton-Wentworth Housing Authority provides seniors housing throughout the Hamilton-Wentworth region. This housing is available on a rent-geared-to-income basis. Applications for housing with the Housing Authority are processed by the Community Housing Registry (548-5417). Applicants are point-rated and housed according to need. The age requirement for seniors housing with the Housing Authority is 59 years of age. Activities available vary from building to building and are organized by the tenants. 95 Hess St. S., 181 Jackson St. W. and 500 MacNab St. N. are now "integrated" buildings since they include single people below the age of 59 in these buildings.

Individual buildings are as follows:

Central

Vanier Towers	95 Hess St. S.	63 one bedrooms 228 bachelors
	181 Jackson St. W.	75 one bedrooms 189 bachelors
Kenneth Soble Towers	500 MacNab St. N.	31 one bedrooms 114 bachelors
Strathcona Apartments	120 Strathcona Ave.	258 one bedrooms
Martinique Apartments	155 Park St. S.	264 one bedrooms 132 bachelors
Rebecca and Wellington	226 Rebecca	198 one bedrooms
King and Sanford	30 Sanford Ave. S.	350 one bedrooms

Main/Hess Apartments	191 Main St. W.	221 bachelors
<u>Mountain</u>		
Mohawk Apartments	395 Mohawk Rd. E.	169 one bedrooms
Swansea Apartments	801 Upper Gage Ave.	244 one bedrooms
Macassa Park Apartments	69 & 92 Macassa Ave.	40 bachelors
<u>Hamilton - East</u>		
Greenvale Apartments	555 Queenston Rd.	199 one bedrooms
Roxborough Park	Land St. and Hayes Ave.	16 one bedrooms
<u>Hamilton - Stoney Creek</u>		
Golden Maple Apartments	5 Maple Ave., Stny Crk	42 one bedrooms
<u>Hamilton - Ancaster</u>		
Green Acres Apartments	109 Fiddler's Green Rd.	45 one bedrooms
<u>Hamilton - Dundas</u>		
Valley Manor Apartments	104 Osler Drive	29 one bedrooms

HERITAGE GREEN SENIORS CENTRE
 351 Isaac Brock Drive, Stoney Creek, Ontario L8J 1Y1
 573-3511 Contact: Ken Reimche, Administrator

Heritage Green Seniors Centre has one project at 351 Isaac Brock Drive, Stoney Creek. It consists of 90 one bedroom units, 14 two bedroom units and 6 wheelchair accessible units (one bedroom). Two bedroom units are for market tenants only. Services include: meeting rooms, craft room, activity room with kitchen, hairdresser, lounge, doctor's clinic, podiatrist's clinic, workshop, garden boxes. A full-course meal is available from the lodge facility. There is a small mall approx. 1/2 mile away with bank, pharmacy, convenience store, dry cleaner, post office, etc. Van transportation is available once a week to a large mall downtown. Banking services are provided in the building every two weeks.

LITHUANIAN SENIOR CITIZEN HOME
 RAMBYNAS INC.
 206-1880 Main St. W., Hamilton, Ontario L8S 4P8
 526-8281 Contact: Building Manager

This project is located in the West end of Hamilton and consists of 44 one bedroom and 6 two bedroom units. 4 units are wheelchair accessible. 2 bedroom units are for market rent tenants only. One half of the units are rented at market rent and the other half are rented on a rent-geared-to-income basis. The age requirement is 60 years of age. Bus, bank, groceries and pharmacy are within walking distance. Amenities include: aerobics, sports facilities, games and sauna.

RYERSON PARK
 265 Wilson St. E., Ancaster, Ontario
 648-5511 Contact: Mr. and Mrs. Wright (Superintendents 648-2731)

This project includes 25 one bedroom units and 5 two bedroom units. Rental is based on a mixture of rent-geared-to-income and market rent basis. Tenants organize their own activities. The age requirement is 60 years of age and application can be made in person. Bus service is within walking distance. Two bedroom units are not reserved for market tenants.

SLOVENIAN SOCIETY OF ST. JOSEPH'S HAMILTON
23 Delawana Drive, Hamilton, Ontario L8E 1G3
333-5506 Contact: Active Management, Jennifer Ellis

The Slovenian Society of St. Joseph's has one project in the East end of Hamilton called **Villa Slovenia**. It consists of 22 one bedroom units and 8 two bedroom units (for market tenants only). There is a mixture of market rent and rent-gearred-to-income units. There are organized activities such as cards and a lounge. Bus, bank, groceries and pharmacy are within walking distance. The age requirement is 55 years of age.

STONEY CREEK NON-PROFIT HOUSING
63 - 34 Mistywood Drive, Stoney Creek, Ontario L8J 2P8
Phone: 578-3833 Contact: Win West

Stoney Creek Non-Profit Housing Corporation has two housing projects. Both projects have a mixture of market rent and "rent-gearred-to-income" units. The age requirement is 59 years of age. Organized activities are available in both projects and both are within walking distance of bus, bank, groceries and pharmacy.

Stoney Brook Manor

This project is located in the core of Stoney Creek at #100 & 110 Stoneybrook. It has 80 one bedroom units and 40 two bedroom units. Two bedroom units are available to **market rent** tenants only.

Paramount Place

This project is located on the Stoney Creek Mountain at 2 Mistywood Drive. There are 56 one bedroom units and 19 two bedroom units. Two bedroom units are **market rent** only.

THE VILLA KIEV SENIOR CITIZEN HOMES
18 Mall Road, Hamilton, Ontario L8V 4V4
Phone: 383-5903 Contact: Stephen Szpak

The Villa Kiev Senior Citizen Homes has two housing projects. Both are high-rise apartment buildings located near Limeridge Mall on the Mountain. The age requirement is 60 years of age. The buildings are within walking distance of bus, bank, groceries and pharmacy. There are both market and rent-gearred-to-income units.

Villa Kiev

This project has 55 one bedroom units, 15 two bedroom units and 5 wheelchair accessible units. Two bedroom units are not reserved for market tenants only. Amenities include: a tuck shop, community room, library and workshop.

Villa Kiev II

This building has 58 one bedroom units, 16 two bedroom units and 3 wheelchair accessible units. Two bedroom units are for market rent tenants only. The building includes a chapel.

WATERDOWN ROTARY CLUB
30 John St. W., Waterdown, Ontario L0R 2H0
521-2469 Contact: Arthur Green

NOTE: Only applicants currently living in Waterdown or East and West Flamborough will be considered for this project.

Waterdown Rotary Garden Court consists of 11 one bedroom units. They are all rented at market rent. The project includes meeting rooms with kitchen and laundry. Bank, groceries and pharmacy are available within walking distance. The age requirement is 60 years of age.

Updated: May 5 1995



135 Rebecca Street, Hamilton, Ontario L8R 1B9 (905) 528-0221 Fax (905) 528-1448

GOVERNMENT ASSISTED HOUSING

Federal and Provincial governments help public and private Non-Profit organizations build badly needed affordable housing in our communities.

The housing is rented on a rent-geared-to-income basis. Also, some housing may be available at reasonable market rents. Generally, tenants will pay about one quarter of their gross monthly income towards rent.

Eligible applicants are housed according to their assessed need. So, even though there may be a lengthy waiting list, those applicants who are in greatest need will be housed first.

The following organizations provide Government Assisted Housing in Hamilton-Wentworth:

Hamilton-Wentworth Community Housing Registry
795 King Street East
Hamilton, Ontario L8M 1A8
Phone: 548-5417

NOTE: This organization processes applications for the following providers of subsidized housing: Hamilton-Wentworth Housing Authority, East Kiwanis Non-Profit Homes, Jubilee Consultant Services, Dundas Valley Non-Profit Housing, McGivney Community Homes, I.T.C.A., Portugese Community Homes, Municipal Non-Profit (Hamilton) Housing Corporation, McMaster Community Homes, and Urban Native Homes Inc.

Victoria Park Community Homes
155 Queen Street North
Hamilton, Ontario L8J 2V7
Phone: 527-0221
Contact: Tenant Placement

Ebony Homes
C/O Active Management
895 Maple Avenue, Suite 541
Burlington, Ontario L7S 2H7
Phone: 333-5506
Contact: Tenant Placement

Fengate Real Estate
499 King Street East
Hamilton, Ontario L8N 1E1
Phone: 524-2985
Contact: Tenant Placement

Stoney Creek Non-Profit Homes
34 Mistywood Drive, Unit 63
Stoney Creek, Ontario L8J 2P8
Phone: 578-3833
Contact: Tenant Placement

Local 1005 Community Homes
595 Rymal Road East - Unit #76
Hamilton, Ontario L8W 3V6
Phone: 388-1772
Contact: Tenant Placement

Artaban Non-Profit Homes
c/o Jubilee Consultant
Services
350 King Street East
Hamilton, Ontario L8N 3Y3
Phone: 527-1900
Contact: Tenant Placement

Hamilton Baptist Non-Profit
115 Stanley Avenue
Hamilton, Ontario L8P 2L5
Phone: 526-8855
Note: This organization has
requested that completed
applications be returned by
the applicant in person.

The following organizations provide specific types of subsidized housing:

Sacajawea Homes
131 John Street South
Suite 105
Hamilton, Ontario L8N 2C3
Phone: 577-9190
Contact: Tenant Placement
(Accommodations for families
and elderly of native origin)

St. Matthew's House
414 Barton Street East
Hamilton, Ontario L8L 2Y3
Phone: 523-5546
(Family and singles
accommodation with life skills
component)

Carter Square
Wesley Urban Ministries
129 Rebecca Street
Hamilton, Ontario L8R 1B9
Phone: 528-5629
(Family and single
accommodation, including
rooming house accommodation
for singles)

April 26, 1995

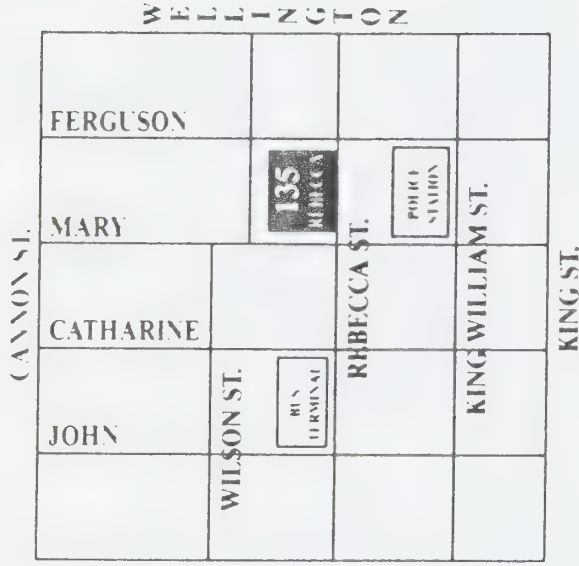
HOW DOES SOMEONE USE THE HOUSING HELP CENTRE SERVICES?

- Drop in to use the housing search work area
- Telephone for information
- Make an appointment to see a community worker
- Ask the Housing Advocate about tenant organizing

The Housing Help Centre was initiated in 1988 by the Regional Food and Shelter Advisory Committee and the Hamilton-Wentworth Access to Permanent Housing Committee. The Centre works with local housing providers and groups interested in housing. (Funding for the Centre is from the Ministry of Housing and the Regional Municipality of Hamilton-Wentworth.)

LOCATION MAP

APPENDIX B-9



HOURS

Monday to Thursday
10:00 a.m. to 4:30 p.m.

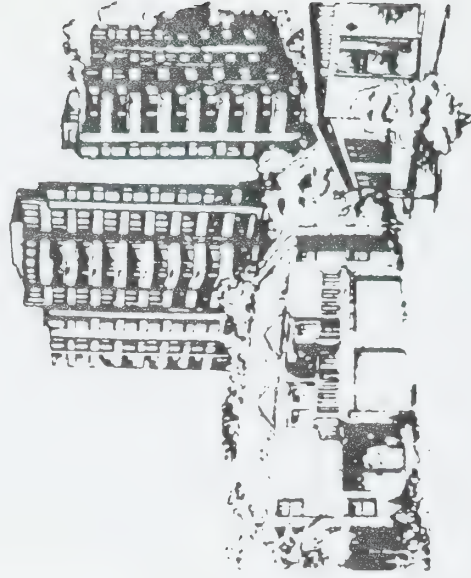
Friday
12:00 p.m. to 4:30 p.m.

OR BY APPOINTMENT —

Housing HelpCentre

HAMILTON / WENTWORTH

135 Rebecca Street,
Hamilton, Ontario L8R 1B9



528-0221
FAX 528-1448

- A centrally located storefront centre with a full-time staff of community workers, operated by a non-profit organization with a community Board of Directors.
- Tenants with low incomes and specific housing needs, especially people who are homeless or in danger of being homeless, or who are looking for affordable housing in private and non-profit developments.
- Landlords who list their units for rent.
- The entire community benefits from the advocacy, information, and referral services of the Housing Help Centre.

Direct assistance in locating affordable housing

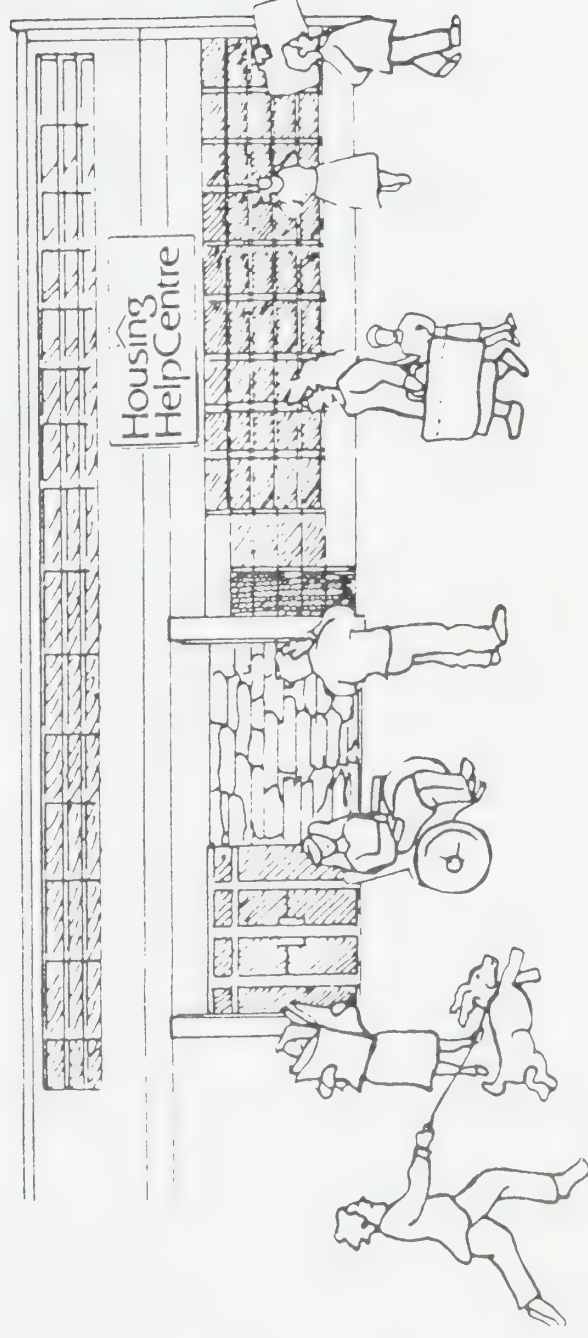
- a housing search work area with phones
- individual consultation and advocacy, by appointment
- information and referral services

A one stop housing information centre

- daily listings of advertised rental housing units
- information on public, non-profit and co-operative housing for individuals, families and seniors
- distribution of application forms for assisted housing
- information on emergency shelters
- information on accessible housing for people with physical disabilities
- basic information and referral on the Landlord/Tenant Act, Rent Control and matters of concern to tenants

COMMUNITY ACTION

- Advocacy for adequate housing and specific needs for tenants with low incomes, and people who are homeless
- Community-based research on housing programs, policies, and legislation
- Monitoring local housing problems
- Public awareness and education
- Lobbying for improvements in housing programs and policies
- Community development





135 Rebecca Street, Hamilton, Ontario L8R 1B9 (905) 528-0221 Fax (905) 528-1448

CO-OPERATIVE HOUSING AN ALTERNATIVE

What is co-operative housing?

Co-operative housing is people joined together to provide housing for themselves on a co-operative basis. Faced with continually increasing rents, the high price of private homes and anonymity of most rental projects more and more people see co-operative housing as the way to obtain a secure home, at a price they can afford, in a community environment.

Non-profit housing co-operative can either be a new construction or rehabilitated existing housing, or a combination of both.

How does a housing co-operative work?

Housing co-operatives are independent, self-directing, legal associations. The people living in the co-operative units form the membership of the corporation. Each resident-member has one vote in the affairs of the co-op. Every year the members select, from among themselves, a Board of Directors to manage the affairs of the co-op.

On moving into the co-op, people normally pay a small membership fee, a first and last month's housing charge and maintenance guarantee (some co-ops require a member loan which is refundable when the resident moves out).

The resident-members make monthly payments to the co-op to cover the cost of the mortgage, taxes and all operating costs. Items such as hydro are sometimes paid individually. There is no profit to anyone.

Co-operatives depend for their healthy operation on the active participation of their member-residents. This often begins with planning and designing the co-op. It definitely includes attending and participating in major decisions at members' meetings and taking your turn on the committees and Board of Directors that run the co-op.

Problems have to be handled by people pitching in and helping instead of sitting back and complaining. The co-op will require the services and advice of professionals and usually will hire a manager but the final decision and responsibility rests with the members.

Will I ever own my own unit?

Members do not individually own the units they occupy at any time. Ownership in a continuing co-op rests with its co-op corporation. However, you have the right to permanent residency and only with full and serious breach of the co-op's occupancy by-laws or rules agreed upon by the co-op's members is cause for termination of your right of occupancy.

Isn't co-operative housing the same as renting?

No! There are four important advantages to non-profit co-op housing over rental housing.

1. Unlike rents, co-op housing charges rise only with the increases in operating cost and do not include profits. Over time co-op housing charges become significantly lower than rents for comparable private accommodation.
2. Co-op housing ensures an equal voice among residents in the decisions affecting their housing. There is no landlord.
3. Co-op housing provides a unique opportunity for people to build a community and to share and assist each other in ways beyond their housing needs.
4. Democratic control guarantees that money budgeted for maintenance is spent on maintenance and not skimmed off for extra profit while the property deteriorates.

What income do I need to join a housing co-operative?

There are no income qualifications for any individual or family, providing there are subsidies available. Most non-profit co-ops attempt to maintain a broad social mix, with emphasis on those of low to moderate income.

What do I have to do to join a housing co-operative?

Please note that there is no central application system for co-ops. Each co-op is independent. You must apply to each co-op separately. Some co-ops are apartment buildings and others are townhouses.

Find out if there is a housing co-operative where you live. Fill out a membership application and, if there are no vacancies, get on the waiting list.

LIST OF CO-OPS IN HAMILTON-WENTWORTH

Andes Heritage Co-op Inc. 46-70 Mistywood Dr. Stoney Creek, Ontario L8J 2R1 578-9391	Applegarth Co-op Homes 79-48 Caroga Court Hamilton, Ontario L9C 7M4 574-3031	West Hills Housing Co 701 Stone Church Rd. W. #11 R.R.31, Ancaster, Ontario L9G 3K9 574-4545
Applegrove Co-op Homes Inc 38 - 1380 Upper Ottawa St. Hamilton, Ontario L8N 3G5 574-4588	Los Andes Housing Co-op 19-605 Stone Church Rd. E. Hamilton, Ontario L8W 3B4 574-1080	Mountmuir Housing Co-op 57 - 66 Birchview Drive Hamilton, Ontario L8T 4Y7 575-4453
Appleridge Co-op Homes Inc 615 Stone Church Rd. E. Hamilton, Ontario L8W 3G2 574-9211	Mountain City Housing Co-op 35 - 66 Elora Drive Hamilton, Ontario L9C 7B3 388-2178	Red Hill Co-operative Homes 52B - 100 Ventura Drive Stoney Creek, Ontario L8W 2M1 573-3993
Corktown Housing Co-op Inc 200 Forest Ave., Suite 100 Hamilton, Ontario L8E 4E6 529-9269	Guisse St. Housing Co-op 2 Guisse Street East Hamilton, Ontario L8L 8C5 528-9717	Stoneworth Co-op 64 - 2 Elite Drive Hamilton, Ontario L8W 2M1 318-7615
Dundas Housing Co-op 15 - A Main St. Dundas, Ontario L9H 1P7 628-2501	Greenhill Housing Co-op 120 - 350 Quigley Rd. Hamilton, Ontario L8K 5N2 578-2006	Winkleigh Housing Co-op 59 - 960 Limeridge Rd. E. Hamilton, Ontario L8W 2C4 385-7819
Women's Community Co-op 32 Clapham Rd. Hamilton, Ontario L8G 5A1 578-1909	Stone Church Co-op Homes 620 Stone Church Rd. W. Hamilton, Ontario L9B 1A7 575-1254	Tabby Town Co-op 191 Candlewood Drive Stoney Creek, Ontario L8J 3S3 573-6901
Southern Lights Co-op 1365 Limeridge Rd. E. Hamilton, Ontario L8W 3V8 318-6671	Meridian Co-op 185 Ferguson Avenue Hamilton, Ontario - L8L 8H9 528-4987	

For information {not applications} about Housing Co-ops & co-operative living, call:
Golden Horseshoe Co-operative Federation
42 Keefer Court - Unit 4B
Hamilton, Ontario L8E 4V4
(905) 561-2667
Fax - 561-1153

APPENDIX B-11

SOME HOUSING SERVICES IN HAMILTON-WENTWORTH¹

City of Hamilton - Planning and Development Department	(905) 546-4147
Golden Horseshoe Co-Operative Housing Federation	(905) 561-1153
Habitat for Humanity	(905) 387-3232
Hamilton Coalition of Tenant Associations	(905) 527-5574
Hamilton-Wentworth Housing Authority	(905) 521-7399
Housing Help Centre	(905) 528-0221
Labourhood	(905) 529-4144
Municipal Non-Profit (Hamilton) Housing Corporation	(905) 546-4554
Regional Municipality of Hamilton-Wentworth - Department of Public Health Services	(905) 546-3500
Regional Municipality of Hamilton-Wentworth - Food and Shelter Advisory Committee	(905) 529-9717

¹ From the Housing Help Centre Co-ordinating Council on Housing (August 1994). Developing Innovative and Non-Profit Housing: A Guide for Hamilton-Wentworth.



135 Rebecca Street, Hamilton, Ontario L8R 1B9 (905) 528-0221 Fax (905) 528-1448

EMERGENCY SHELTERS AND HOSTELS

WOMEN

INASMUCH HOUSE

126 Emerald Street South
Hamilton, Ontario
L8N 2V5
Phone: 529-8149
Abuse Line: 529-8600
*Emergency shelter
specializing in the care of
victims of domestic violence,
some services for single women
or mothers with children

GOOD SHEPHERD CENTRE

Women's Centre - Martha House
20 Emerald Street South
Hamilton, Ontario
L8N 2V2
Phone: 523-8895
*A short term hostel for
transient women

INTERVAL HOUSE

1760 King Street East
Hamilton, Ontario
L8K 1V7
Phone: 547-8485
Crisis Line: 547-8484
*A transition house for abused
women and their children

NATIVE WOMEN'S CENTRE

47 East Avenue North
Hamilton, Ontario
L8L 5H4
Phone: 522-1501
*A short term hostel for
transient women

MARY'S PLACE

50 East Avenue North
Hamilton, Ontario
Phone: 540-8000
*An emergency shelter for
women 18 years and older

MEN

MISSION SERVICES

Harbour Rescue Mission
325 James Street North
Hamilton, Ontario
L8L 1H3
Phone: 528-7635
528-2327
*A short term hostel for
transient men

SALVATION ARMY

Men's Social Services Dept.
94 York Boulevard
Hamilton, Ontario
L8N 3R1
Phone: 527-1444
*Men's hostel providing beds
and meals, accommodation for
117 men

GOOD SHEPHERD CENTRE

Men's Centre
135 Mary Street
Hamilton, Ontario
L8N 3R1
Phone: 528-9109
528-1675
*A short term hostel for
transient men, 16 years of age
or older

Housing Help Centre for Hamilton-Wentworth

135 Rebecca St. Hamilton, Ontario L8R 1B9
Tel. (905) 528-0221 Fax (905) 528-1448

September, 1994

ACCOMMODATION GUIDE TO SECOND LEVEL LODGING HOMES

EXPLANATION:

A Second level Lodging Home is sometimes called a 'Boarding Home', 'Retirement Home', or 'Rest Home'. Second Level Lodging Homes provide: accommodation, daily meals, 24 hour supervision, assistance with activities of daily living, and supervision of medication. Homes which provide a higher level of assistance and/or medical care as part of their regular service (eg. 'Nursing Homes') are Long Term Care Facilities and are not included in this guide.

The operation of Second Level Lodging Homes is regulated under the **Second Level Lodging Houses By-Law (#80-259)**. To view this By-Law, contact City Hall at 546-2742.

USE OF THIS GUIDE

The Second Level Lodging Homes in Hamilton-Wentworth are grouped alphabetically within geographic regions. The locations and number of each region can be found on the accompanying map. Information on wheelchair accessible homes is on page 11.

If you require additional assistance in locating an appropriate Second Level Lodging Home or other accommodation, please contact the Housing Help Centre for Hamilton-Wentworth at 528-0221.

If you have questions and/or comments about Second Level Lodging Homes in general or about a specific home, contact:

* Lodging Home Unit,
Regional Social Services 546-2225

* Public Health Department 546-3601

APPENDIX B-13
SOME HOUSING SERVICES IN HAMILTON-WENTWORTH¹

City of Hamilton - Planning and Development Department	(905) 546-4147
Golden Horseshoe Co-Operative Housing Federation	(905) 561-1153
Habitat for Humanity	(905) 387-3232
Hamilton Coalition of Tenant Associations	(905) 527-5574
Hamilton-Wentworth Housing Authority	(905) 521-7399
Housing Help Centre	(905) 528-0221
Labourhood	(905) 529-4144
Municipal Non-Profit (Hamilton) Housing Corporation	(905) 546-4554
Regional Municipality of Hamilton-Wentworth - Department of Public Health Services	(905) 546-3500
Regional Municipality of Hamilton-Wentworth - Food and Shelter Advisory Committee	(905) 529-9717

¹From the Housing Help Centre Co-ordinating Council on Housing (August 1994), Developing Innovative and Non-Profit Housing: A Guide for Hamilton-Wentworth.

APPENDIX B-14*

HOUSING SEARCH

The following are questions you can consider asking a potential landlord when you call him/her.

1. HOW MUCH IS IT?
2. IS HEAT AND HYDRO INCLUDED IN THE PRICE?
3. DO YOU NEED LAST MONTH'S RENT?
4. WHEN IS IT AVAILABLE?
5. HOW MUCH OF A DEPOSIT DO YOU NEED?
6. WHAT IS THE ADDRESS?
7. CAN I COME AND SEE IT NOW?

LAST MONTH'S RENT

If you do not have last month's rent, go and see the unit anyway. In person you may be able to make a deal with the landlord.

1. Work out your budget so you are ready to talk to the landlord.
2. Let the landlord know now what you can pay for last month's rent.
3. Let the landlord know when you can make the remaining payments.
4. Try and pay off last month's rent as soon as possible.
5. ALWAYS GET A RECEIPT!

SUGGESTIONS FOR AFFORDABLE MOVERS

ALAN'S MOVING - 523 7771

J & L MOVERS - 525 4797

*From Housing Help Centre

THINGS YOU SHOULD KNOW ABOUT GETTING AN APARTMENT

Were you refused an apartment because you have children? Stand up for your rights you may get that apartment!

If you are refused an apartment, ask why. If you think you were discriminated against (even though the landlord does not admit it), call the Human Rights Commission immediately. It is against the law to be refused an apartment because of your race, ethnic background, religion or sexual orientation. Or because:

- . you are single;
- . you are pregnant;
- . you have children;
- . you are on welfare or family benefits;
- . you have a handicap;
- . you are between 16 and 18 (independent of your parents).

When you speak to the Human Rights Officer, give the name, address and telephone number of the landlord or agent. State word-for-word what was said. It is important to act quickly before the apartment is rented to someone else.

The Human Rights Officer will speak to the landlord. The landlord may decide to obey the law and rent you the apartment. If not, you can file a complaint.

The Human Rights Commission will investigate your complaint. Often the landlord will be ordered to pay you compensation and offer you an apartment. If The Human Rights Commission does not agree with you, you can't be penalized. You have nothing to lose.

Important:

Landlords can only ask you for first and last months' rent. They can no longer ask for extra money or "key money".

The landlord may say this extra money is to cover the cost of the drapes or furniture already in the apartment. Or, the landlord may say it is a commission for holding the apartment for you. This is against the law.

If you are asked for more than first and last months' rent, contact your local Community Legal Aid Clinic or the Ministry of Housing right away!

TIPS ON APARTMENT HUNTING

It is now against the law to refuse someone an apartment just because he or she has children. In fact, many reasons for refusing to rent are against the law. So if you are refused an apartment, the Human Rights Commission might be able to help you.

Here are some tips on apartment hunting:

- . Find out about the vacant apartment before you give information about yourself. Tell the landlord that you would like to see the apartment first and that you will be happy to give any information at that time.
- . If possible, bring a friend who can hear your conversation with the landlord. Confirm that the apartment is available when you are shown it and that no one has spoken for it or paid a deposit.
- . If a landlord gives a discriminatory reason for refusing you an apartment, simply leave. Write down exactly what was said. Don't try to tell the landlord that he or she is breaking the law. Phone the Human Rights Commission. Let a Human Rights Officer explain the law to the landlord.
- . If you are on Family Benefits or General Welfare Assistance you don't need to give your source of income or the amount you receive unless you are asked. Offer any evidence you can about your ability to pay rent on time. If you feel you were refused because you are on public assistance, try to get the landlord to say that clearly.
- . If you receive General Welfare, you may want to offer to have the rent paid directly to the landlord each month. But if you are asked to arrange for direct payment of rent from Family Benefits, explain that only General Welfare can arrange to pay directly to a landlord. If you are refused an apartment because the landlord insists on direct payment of rent, phone the Human Rights Commission.

If you are not satisfied with the treatment of your case by the Human Rights Commission or if you would like some advice or assistance, contact your local Community Legal Clinic (listed under Legal Aid in the telephone book). Any complaints regarding the Human Rights Commission can be directed to the Office of the Ombudsman at (416) 586-3300. Call collect if you are telephoning long distance.

Written by: Committee For Equal Access To Apartments (EAA)
Revised and Produced by: Community Legal Education Ontario (CLEO)

APPENDIX B-16

LOOKING FOR SAFE HOUSING?

HERE ARE SOME THINGS TO CONSIDER¹

You may be trying to find housing in Hamilton-Wentworth using a housing service, or by reading the rental pages in a newspaper. Remember to think about your personal safety. The adequacy of housing can't be judged from a listing or an ad, even a listing with a reputable housing service. You should meet the landlord, inspect the premises and visit the neighbourhood, before you decide to make an agreement to rent.

It is a good idea to re-visit potential housing at night, to check for adequate lighting, and the feel of the neighbourhood. Even if this isn't possible, ask yourself the following questions as you inspect the premises:

ACCESS TO THE UNIT

Does the room/apartment have an adequate locking system? Check the physical shape of the door jamb, as well as the lock itself. Half inch deadbolts are good; door chains are less effective.

If you are sharing some of the space, can you lock your own room? Can the bathroom be locked?

How many people will have keys to the front door? To your room?

When was the last time the locks were changed? Try to find out how many copies of the main access key are around. In accommodation units such as rooming houses, where there is high turnover, excessive key-copying is a problem.

What is the landlord's policy on access to your building or to your room? How comfortable do you feel with her or his answer? How familiar is your landlord with your legal rights as a tenant?

Are there locks on the windows, and are they in proper working order? This is particularly important if the windows are close to the ground, or accessible by a fire escape, or a tree.

Is there an access security system, and is it in good working order? This includes a buzzer system, intercom or keying system. You should be able to check who is at your door without having to open it. Is there a viewing device, or a lockable outside door with a window?

If there are outside fire escapes, do they reach the ground? They should not be low enough to allow access from the ground.

If there is a garage or storage area, is it properly secured?

Is the mail slot or mail box located in a way which prevents access to the rental unit? Can the mail box be secured?

¹Excerpts adapted from the University of Toronto Personal Safety Awareness Office (n.d.). Looking for Safe Housing? Here Are Some Things To Consider. Almost all the information was taken *verbatim* from the University of Toronto brochure.

VISIBILITY AND LIGHTING

What is the lighting on the street like? Does foliage on nearby trees obstruct the street lamps. Or do they seem adequate to light the streetscape?

Is there adequate lighting at all entrances to the building? Does it allow you to distinguish the faces of people in the area? Is the lighting evenly distributed around the entrance area, lighting shrubbery, stairs, porches, walkways? Are there any lights which are burned out, or fixtures without bulbs in them?

Can you see clearly what is ahead as you approach the building? Are there sharp corners or pillars which obstruct your view of the building? Are there bushes or fences, where someone could hide? If there are waste bins or bicycles stored outside the building, is the area where they are stored a well-lit and easily accessible one?

Is there adequate lighting inside the building, particularly in hallways, or in stairwells?

Is the garage or parking area properly lit? How many cars park there, and how easy is it to see your way when the area is full? Are there places where someone could hide, or not be seen?

Is the storage area or laundry room well lit? Can you see who is in the area before you enter? Is it easy to see who is coming in, once you are inside the room or area?

Is there an alarm button or telephone in case of emergency?

COMMUNICATING FOR ASSISTANCE

If there are isolated areas in the building, such as a laundry room or storage facility, can you call for assistance from those areas? Would you be heard by someone if you cried out for help? Where is the nearest telephone located?

How easy would it be to contact other people in the building to let them know you need help?

NEIGHBOURHOOD ISSUES

What does the neighbourhood feel like during the day? At night? Are there any small businesses in the area which will be open at night? How easily can you reach a milk store, or a video rental place, or a laundromat? What other places might you sometimes use at night? How safely can you get there?

Are there parks or other public recreational facilities in the area? If you think you might use them, visit them and try to get a sense of how comfortable you feel while there.

How easily can you reach your building from the transit system, and how comfortable do you feel walking that route? How late does public transportation run? Do you pass any darkened areas, laneways or construction sites?

Do you see police patrolling the area?

How many people are out on the street during the day? At night? Does the area feel well travelled, busy or does it feel isolated? Is it easy to predict when people will be around?

Are there businesses in the area which will attract a lot of out-of-neighbourhood patrons (clubs, bars, restaurants)? Are you comfortable moving around the streets near these locations?

MAINTENANCE

Is the building in good repair? Is there litter lying around, or does it appear to be well kept?

How quickly will the landlord respond to requests for repairs? You can ask her or him how often they visit the building, or how quickly they are able to come to fix something.

Does the building feel cared for?

Are there graffiti? Signs of vandalism?

OTHER THINGS TO THINK ABOUT...

You may not know who else is going to be living in your building, but it is a good idea to try and get some sense of those who already live there. In smaller buildings such as houses, where a number of people share common space, it is important that you feel comfortable with all the other tenants. It is also important that you share a similar level of concern regarding safety. Having housemates who leave doors unlocked or propped open, windows ajar, or make copies of their keys for friends, may make you feel less safe in your building.

It is also important that you get some sense of your landlord's likely response to your concerns regarding safety. If she or he responds negatively to your questions about locks or lights or the neighbourhood, you can assume you will get less than prompt attention to those items when you have moved in.

If you have visited rental accommodation which you have located using a housing service or a listing service, and your evaluation of the premises or the landlord's attitude towards personal safety is negative, make sure you discuss your views with the service. They may be able to help you or the landlord with these issues.



Residents' Rights Bill

Fact Sheet

.....

Garden Suites

Under the Residents' Rights Bill the Government of Ontario will give municipalities more flexibility to accommodate homeowners who want to put a garden suite on their property. These units would be for an individual who may need some assistance to live on their own, but desires a degree of independence. The units would be approved on a case-by-case basis by the municipality.

Garden suites give privacy and independence to their occupants as well as to the occupants of the host dwelling, increasing the quality of life for both parties.

Garden suites are ideal for adult children who wish to be near their aging parents. Also, when a senior gives up a larger house for a "granny flat", the larger house will become available to larger families who need the space.

WHAT IS A GARDEN SUITE?

Garden suites are small, portable self-contained units. They are usually placed in the side or rear yards of single, detached or semi-detached houses. They are usually factory built and can be placed on a site with little disruption. They are not designed to be permanent. They are removed from the site when no longer needed by the occupant.

Most garden suites have a bedroom, a living room/dining room, kitchen, bathroom and laundry. They are suitable for one or two people.

WHY ARE GARDEN SUITES NEEDED?

Ontario's population is aging. With advancing age, many seniors find it difficult to cope with a large home. Garden suites are an ideal solution. But they are not limited to seniors. They can provide housing for people with disabilities or anyone who needs some support in living independently.

On a community-wide basis, garden suites will help reduce the need for costly institutional care.

A garden suite gives someone the chance to live on their own, while being close to people who can provide security, companionship and some help.

HOW DO WE KNOW GARDEN SUITES WILL WORK?

While garden suites are a fairly new concept in North America, they have been used quite successfully in Australia and other countries for many years.

The Ministry of Housing first set up the Portable Living Units for Seniors (PLUS) demonstration project in 1984/85. A total of 12 units were placed, four each in Sudbury, Ottawa/Carleton and Waterloo regions. The experiment was a great success. A report issued in June 1990 showed that both the occupants and their host families thought the arrangement worked well, as did municipal officials and the vast majority of neighbours. Demand for units by other people in the demonstration areas was high.



Ontario

Ministry
of
Housing

Disponible en français



Printed on recycled paper

HOW WILL MUNICIPAL BY-LAWS REGULATE GARDEN SUITES?

The government has changed both the Municipal Act and the Planning Act to make it easier for a municipality to allow for garden suites on a case-by-case basis. Municipalities will be able to ensure that the unit will be taken away when no longer required by the occupant and that the occupant will be allowed to remain there for a longer period of time than currently allowed.

As the law now stands, garden suites may be allowed for a maximum of three years. Bill 120 would allow municipalities the option of tenancies of up to 10 years.

HOW LONG WILL THE GARDEN SUITE BE IN ONE PLACE?

The government will encourage municipalities to extend the period up to a maximum of 10 years, on a case-by-case basis. The municipality can choose to renew the period for an additional three years. Each municipality can set the period which they feel is appropriate.

Of course, the municipality will have the right to say which types of units are acceptable and to require landscaping if necessary, so that the unit is acceptable to the neighbours. Whatever the design, the unit will have to be capable of being moved more than once, and fit a range of sites.

WILL ANYONE BE ALLOWED TO PUT A GARDEN SUITE ANYWHERE?

No. A house must have a lot large enough to accommodate the portable unit. In addition, municipalities will be given the authority to make sure the unit is removed when the original occupant no longer needs it.

WILL USE OF THE FLATS BE LIMITED TO SENIORS AND PEOPLE WITH DISABILITIES?

The municipality can require that the garden suite agreement name the occupant of the unit. It is possible that a municipality could restrict the occupancy of a garden suite to persons over 65 years in age, or to persons with disabilities.

However, limiting garden suites to parents and other relatives could be a contravention of the Planning Act provisions which prohibit zoning on the basis of family relationships, as well as the Charter of Rights and Freedoms, and the Human Rights Code.

The Ministry of Housing will be providing municipalities with an information package and model agreement to assist them in developing their garden suite agreements and by-laws.

WHAT ABOUT SERVICES TO THE UNIT?

In most cases, the water and sewer services for the unit will come from the host house, with telephone, electricity and cable being separate. But the arrangements for such services will have to be decided on a case-by-case basis.

FOR MORE INFORMATION

If you would like more information about the Residents' Rights Bill, please contact the Housing Development and Buildings Branch of the Ministry of Housing, 777 Bay Street, Toronto, M5G 2E5, (416) 585-6515.

June 1, 1994



HOMEOWNER RESIDENTIAL REHABILITATION ASSISTANCE PROGRAM (RRAP)

WHAT IS HOMEOWNER RRAP?

- RRAP is the Residential Rehabilitation Assistance Program.
- RRAP is a CMHC program for low-income homeowners.
- RRAP provides loans, a part of which may not have to be paid back.
- Loans are available to repair residences, including mobile homes and condominiums.
- Loans are not available to repair rental units.
- RRAP is delivered by CMHC or an agent who may be from the municipality or another agency. This person is hired to deliver RRAP on behalf of CMHC and is referred to as the "RRAP delivery agent".

TELL ME MORE ABOUT THE LOAN

- Your household income must be at or below the maximum for your area and household size, for you to qualify for a RRAP loan.
- Your loan amount will depend on the cost of repairs and where you live.
- If you live in a rural area, the maximum loan is \$25 000.
- If you live in an urban area, the maximum loan is \$10 000.
- Urban areas are centers with a population over 2 500. Rural areas are centers with a population of 2 500 or less, or larger areas with dispersed populations.

DO I PAY BACK THE FULL AMOUNT?

- You may not have to pay back all of the loan. The forgivable portion of the loan depends on your adjusted income and the zone you live in.
- The adjusted household income is the total household income minus certain deductions.
- There are three zones:

Zone 1 - The southern areas of Canada,

Zone 2 - The northern areas, and

Zone 3 - The farthest northern areas, the Territories, Labrador and Northern Quebec.

MOST HOMEOWNERS LIVE IN ZONE 1.

- If your income is \$13 000 or less and you live:
 In Zone 1, the forgivable amount is up to \$5 000.
 In Zone 2, the forgivable amount is up to \$6 250.
 In Zone 3, the forgivable amount is up to \$8 250.

At incomes between \$13 000 and \$23 000 the forgivable amount decreases.

Homeowners "earn" this forgivable amount by continuing to own and live in the house for five years.

- At \$23 000 there is no forgivable amount, only a repayable loan amount.

Applying for a reduction in rent . . .

The tenant must make an application to Rent Control showing that the building or their unit is not maintained adequately. Evidence such as photographs or work orders against the building or unit may be used.

When deciding if there has been inadequate maintenance, the Rent Officer will consider the following:

- whether the building or unit meets property, health and safety standards. The Rent Officer will consider these standards even if no work order had been issued;
- whether or not the tenant told the landlord about the problem and gave the landlord a reasonable amount of time to fix the problem;
- whether the landlord has kept the building or unit secure and fit to live in;
- whether common areas have been kept clean.

Rent Officers may also consider anything else they think is reasonable and relevant.

The Rent Officer will not consider damage to a rental unit caused by the tenant, or caused by someone permitted in the unit by the tenant.

The Rent Officer will decide whether the rent should be reduced based on the information that is provided by the tenant and the landlord. The Rent Officer will inform the

tenant and the landlord in writing the amount of the new rent.

Please see the brochure "Reducing the Rent" for more information.

3. Applying to court . . .

Tenants can apply to the Ontario Court (General Division) under the *Landlord and Tenant Act* to:

- require the landlord to properly maintain the building and/or make necessary repairs;
- grant the tenant a temporary reduction in rent because the landlord did not properly maintain or repair the building.

Please see the brochure "Guide to the Landlord and Tenant Act" for more information.

Note: This brochure provides general information. Should you wish more detailed information about your particular situation, please contact the area Rent Control office.

Rent Control Program Offices

CENTRAL REGION

Mississauga Office
Tel. # (905) 270-3280
Toll-free: Ask operator for
Zenith 9-6000

Scarborough - East York Office
Tel. # (416) 314-8640

Etobicoke - City of York Office
Tel. # (416) 314-0780

North York Office
Tel. # (416) 314-9550
Toll-free: Ask operator for
Zenith 9-6000

Toronto City Office
Tel. # (416) 326-9800

SOUTHWESTERN REGION

Hamilton Office
Tel. # (905) 528-8701
Toll-free: 1-800-668-9565

London Office
Tel. # (519) 679-7270
Toll-free: 1-800-265-0937

St. Catharines Office
Tel. # (905) 684-6562
Toll-free: 1-800-263-4937

Barrie Office
Tel. # (705) 737-2111
Toll-free: 1-800-461-2882

Kitchener Office
Tel. # (519) 579-5790
Toll-free: 1-800-265-8926

Owen Sound Office
Tel. # (519) 376-3202
Toll-free: 1-800-265-3737

Windsor Office
Tel. # (519) 253-3532
Toll-free: 1-800-265-6924

EASTERN REGION

Oshawa Office
Tel. # (905) 723-8135
Toll-free: Ask operator for
Zenith 9-6000

Peterborough Office
Tel. # (705) 743-9511
Toll-free: Ask operator for
Zenith 9-6000

Kingston Office
Tel. # (613) 548-6770
Toll-free: Ask operator for
Zenith 9-6000

Ottawa Office
Tel. # (613) 230-5114
Toll-free: Ask operator for
Zenith 9-6000

NORTHERN REGION

North Bay Office
Tel. # (705) 476-1231
Toll-free: 1-800-463-4815

Sudbury Office
Tel. # (705) 675-4373
Toll-free: 1-800-461-9909

Thunder Bay Office
Tel. # (807) 475-1595
Toll-free: 1-800-267-0898

Timmins Office
Tel. # (705) 264-9555
Toll-free: 1-800-461-5851

INFORMATION

The Residential Rehabilitation Assistance Program (RRAP) for Disabled Persons

PURPOSE OF PROGRAM

To assist in the modification of existing homeowner or rental housing to improve the accessibility of these dwellings for disabled persons.*

PROVINCES AND ELIGIBLE AREAS

RRAP for Disabled Persons is available in the provinces of Nova Scotia, Prince Edward Island, Ontario, Manitoba, Saskatchewan, Alberta and British Columbia, and Yukon and the Northwest Territories. All areas of these provinces and territories, both urban and rural, are covered by the program. Similar programs, serving the same purpose, operate in the other provinces.

ELIGIBLE PROPERTIES

A property is eligible if work will be undertaken to improve accessibility for a disabled occupant. The property must meet minimum standards for health and safety.

FINANCIAL ASSISTANCE TO MAKE HOUSING ACCESSIBLE FOR A DISABLED PERSON

If you are a homeowner or landlord undertaking work to modify a dwelling which is already occupied by a disabled person or which will be occupied by such a person, you may be eligible for financial assistance.

This assistance can help to cover the cost of materials, labour, legal fees, financing costs, building plans and permits.

FOR HOMEOWNERS, A FORGIVABLE LOAN OF UP TO \$5,000 IS AVAILABLE

The assistance is provided in the form of a forgivable loan. The amount that you may not have to repay (the forgivable amount) depends on your household income. This amount is earned over a five-year period as long as you continue to own and occupy the property.

When the costs of rehabilitation are more than the forgivable loan amount and you cannot obtain funds to cover the difference elsewhere, a repayable loan may be available. The maximum loan amount available is \$10,000. This figure includes the forgivable amount of \$5,000.

*Within this program, a disabled person is "any person who, because of one or more persistent physical, psychiatric, learning or sensory disabilities is unable to ensure by himself/herself the necessities and social life of a person without a disability."

FOR LANDLORDS, THE FORGIVABLE LOAN IS EQUAL TO THE COST OF MODIFICATIONS UP TO A MAXIMUM OF \$5,000 FOR EACH SELF-CONTAINED UNIT AND \$2,500 FOR EACH BED UNIT.

Landlords qualify for the forgivable loan only. To be eligible for the forgivable loan, you must be willing to enter into an agreement which places a ceiling on the rents that you may charge for units that have been modified under RRAP for Disabled Persons.

INELIGIBLE PROPERTIES

Your property is ineligible if it is a special care unit, nursing home or hospital.

ELIGIBLE MODIFICATIONS

Most modifications that make it easier for disabled persons to live independently in their homes are eligible under this program.

INELIGIBLE MODIFICATIONS

Work carried out under this program before your loan is approved in writing is not eligible.

YOU MAY BE ELIGIBLE FOR ADDITIONAL FINANCIAL ASSISTANCE TO BRING YOUR DWELLING UP TO A MINIMUM LEVEL OF HEALTH AND SAFETY

You may also qualify for a Homeowner-RRAP loan if the property lacks basic facilities or requires major repairs in one or more of the following areas: structural, electrical, plumbing, heating, fire safety or, in a rural area, overcrowding. Information describing Homeowner-RRAP is available upon request.

If you have previously received Homeowner-RRAP assistance, you may be eligible for additional assistance under RRAP for Disabled Persons.

MORE INFORMATION

If you live in Newfoundland, New Brunswick or Quebec, you can get more information about federal-provincial programs for disabled persons from your provincial housing agency. In the rest of Canada, for more information about RRAP for Disabled Persons, get in touch with your nearest CMHC office.

In Newfoundland, New Brunswick and Quebec funding for home rehabilitation programs for disabled persons is provided jointly by the Government of Canada and each provincial government. In the rest of Canada, funding for RRAP for Disabled Persons comes entirely from the federal government through Canada Mortgage and Housing Corporation.

CMHC offers a wide range of housing-related information. For details, contact your local CMHC office.

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INTRODUCTION

Housing plays a key role in our overall quality of life and is an important indicator of both our social and economic development. By improving housing and living conditions in Canada, we contribute to the efficiency and stability of the Canadian economy.

Another major influence on our quality of life—perhaps the most significant—is our environment. Canadians recognize the important role the environment plays in our lives. We express our concern in many ways, from opinion polls, through demonstrations, to actively seeking ways in which we can individually have a positive impact on environmental issues.

Housing and the environment are inextricably linked: energy, materials, water, and land are all consumed in the development and operation of housing, while the environment affects our living conditions, our social well-being, and our health. Housing is, in fact, part of our *living environment*, and promoting the design and development of healthy, sustainable living environments must be given as much heed as caring for our natural environment.

In both our living and natural environments, economic considerations have created a perception barrier that has profoundly affected the housing industry. Simply put, environmentally sound housing is perceived as not economically feasible. This perception is dangerous to the quality of our living environments since sustainable development can only be achieved by the balance between ecological integrity and economic viability.

CMHC is dispelling the perception that sustainable development means expensive development, and has brought together researchers and members of the housing community to explore environmentally and economically sound design and development techniques. CMHC's recent Healthy Housing Design Competition went a long way to this end, uniting talent from all aspects of housing and development with two principal objectives:

- to design houses that are sustainable, offer healthy indoor environments, and remain affordable; and
- to encourage innovation in housing products, systems, and designs.

The Healthy Housing Design Competition, and the concept of healthy housing itself, arose through research undertaken by CMHC on indoor air quality environments, along with numerous consultations, demonstrations, seminars, and conferences in which the issue played a part. At its core, *healthy housing* simply means housing that is healthy for its occupants as well as for the global environment. More specifically, healthy housing:

- uses energy and resources efficiently;
- offers indoor environments that pay heed to air quality, lighting, acoustics, and special aesthetics;

- minimizes construction waste and domestic waste;
- makes optimum use of existing infrastructure;
- takes maximum advantage of environmentally benign materials;
- is readily adaptable to meet changing needs and lifestyles; and
- is affordable.

AFFORDABILITY

Appropriate Housing

Responses to environmental concerns help to make housing more affordable for the individual. For example, reducing lot sizes directly affects the land component of housing affordability. As well, reducing the unit size, creating multipurpose spaces, and optimizing construction details can all result in more efficient use of materials and natural resources, and can ultimately lower costs. In a recent study for CMHC, consumers indicated that they are willing to reduce floor space by as much as 15 percent. However, if the product is to be saleable, these measures must be accomplished through the application of design principles that provide for pleasant interior spaces and amenities.

Other strategies toward healthy housing reduce first-time costs by eliminating features such as a garage or basement. Others postpone completion costs to a later date—basements and attics can be finished later by a contractor or the home owner. In some cases, finishing work such as painting can also be left to the home owner.

First-Time and Operating Costs

To the occupant, affordability can be translated as reasonable up-front costs and manageable operating costs. In some cases, changes to housing to reduce the environmental impact add to the initial cost while reducing the operating costs. For example, when energy-efficiency improvements became desirable in the 1970s, increased investment in the building envelope and

mechanical systems were offset by lower operating costs for energy.

First-time and operating costs apply to the environment as well as to the individual. The materials and equipment in a house represent an environmental cost in terms of resource extraction and manufacturing. If a more sustainable design is chosen for a building, the environmental costs of the house can be amortized over a longer period of time, resulting in a lower environmental impact for the total occupancy. The environmental impact (and ultimately the cost to society) can also be reduced by making the house more efficient in its operation. For example, water-conserving fixtures not only reduce the load on the municipal infrastructure but also decrease the toxic loading of the water basin. A sustainable design also makes it possible for the occupant to amortize the incremental costs associated with greater efficiency over a longer period.

Until recently, affordability in housing referred only to first-time and operating costs for the occupant. A growing awareness of the environmental and societal impacts of housing has broadened the discussion of affordability and is beginning to change the way housing is viewed. Central questions focus on the societal and environmental costs of housing, and on who will pay for the hidden costs or externalities of housing.

Recent Demonstrations

Approaches to affordability are demonstrated in two recent projects: The Grow Home and the Charlie House. The Grow Home was a project of McGill University designed to demonstrate an affordable home for the first-time buyer. The Charlie House was developed by the Canadian Home Builders' Association (CHBA) and CMHC to demonstrate energy efficiency and adaptability. Both houses make use of smaller lot and unit sizes. The Charlie House was built to R-2000 standards of energy efficiency.

Response to these projects has been enthusiastic on the part of the housing industry and consumers; however, attempts to develop the homes commercially have met with mixed success. The experience of the Grow Home and Charlie House have underlined some of the social and institutional barriers to the development of more affordable housing, specifically, zoning regulations and community response. Through the Affordability and Choice Today (ACT) program, CMHC, in co-operation with CHBA, CHRA and FCM, is hoping to encourage municipal regulatory reform that will remove barriers to innovative approaches to housing.

GUIDE FOR HOUSEHOLD BUDGETING 1995

SECTION 4.0

CLOTHING

1995 SPRC GUIDE FOR HOUSEHOLD BUDGETING

SECTION 4.0 CLOTHING

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4.0 CLOTHING

Unlike the suggestions for food budgeting, which are based on scientifically determined nutritional standards, there are no objective standards available by which to identify clothing requirements. This section of the Guide is based to a large degree on the standards developed for the 1984 Metropolitan Toronto Guide for Family Budgeting, which were used in previous versions of the SPRC Guide. As noted below, some changes have been made to reflect some current clothing trends in Hamilton-Wentworth.

4.1 WHAT'S NEW IN THE 1995 SPRC GUIDE?

Style trends

The current Guide attempts as much as possible to provide costs for items of clothing that were identified by the Toronto committees and included in previous SPRC Guides. However, discussions with various individuals in the community suggest that new clothing trends have developed since the original standards were developed for the Toronto Guides. A number of clothing items that were considered essential previously have been replaced by other items; some are relatively difficult to locate in catalogues and in stores; some are relatively "pricey" because of a limited market for those items; while others are no longer stocked. For example, it has been suggested that young boys are more often found to wear "track suits" or fleece tops and jeans rather than casual slacks and shirts; similarly, young girls tend to wear "sweat shirts" and leggings rather than blouses and skirts.

A number of these new fashion items were included in the 1994 Winnipeg Budget Guides and provided some guidance in determining the appropriateness of items included in the current SPRC Guide. These trends have been identified and/or verified by reviewers of this section of the 1995 SPRC Guide, and with retail store department managers and staff who are knowledgeable regarding clothing sales trends. Where appropriate, new items have replaced outdated items in this Guide.

As much as possible, the new items have been selected based on the social function or situation in which they would be worn. However, users of this Guide are cautioned that a limited number of individuals from the community were consulted in this matter, on an *ad hoc* basis. Future versions of the SPRC Guide would benefit from consultation with a local committee that could provide a more comprehensive re-working of the clothing standards. This may be particularly useful for identifying teenagers' clothing styles, which have changed radically over the past few years, and clothing needs of ethnocultural populations in the Region.

Size category considerations

Sizing standards have also changed over time, and consultation with parents and department store clerks suggests that the size ranges used in previous SPRC Budget Guides may be inappropriate. Individual growth rate differences among boys aged 7-18 years suggest that there is a wide range of sizes that would fit a sample of boys at any given age. For example, the "boys 7-18" size range would include boys 7 and 8 years old who are still in the "boys" size range, as well as young men age 16 and older who would wear "men's" sizes. Yet the prices of clothing in the "boys" and "mens" categories vary significantly in retail stores.

For this reason, an average of the cost of boys' wear in sizes 7-14 and equivalent men's wear in size "Small" has been used to obtain costs for items used in this Guide. Similarly, girls' clothing items identified in this Guide represent an average price of girls' items sized 7-14 and similar items in women's size "Small". These changes have been indicated in the appendices.

As before, users of this Guide are encouraged to consult closely with household members to determine what clothing items are appropriate to include in an individual household's budget.

Changes in the Regional socio-economic base

White collar wardrobe costs are indicated for both males and females in the current Guide. Figures from the 1990 Regional Planning and Development Department survey of the employed labour force indicate that 67% of women and 70% of men worked in the office and retail sectors¹, suggesting that the majority of workers in Hamilton-Wentworth had "white collar" wardrobe requirements.

However, the current Guide does not indicate costs of a blue collar wardrobe for women, nor does it indicate the cost of clothing for home-based² males. It may be appropriate for future SPRC Guides to reflect changing gender roles as well as socio-economic situations in determining clothing standards. Users of the current Guide are reminded to carefully consider individual situations when determining budget costs.

4.2 IN GENERAL

The Toronto committees' objectives in the development of standards for the clothing section of the Metropolitan Toronto Budget Guides were that clothing should be low cost, durable and consistent with popular clothing trends. In addition, major considerations were made in respect to the following:

- Hygiene requirements: A sufficient supply of clothing must exist so that personal cleanliness can be maintained, assuming over half a laundry load per person per week. For households with two or more children, this is the equivalent of laundry done twice weekly. (Please note the commentary regarding laundering standards in section 4.4 below, "Special considerations".)
- Growth needs: Sufficient clothing is provided for young children and teenagers to maintain a reasonable fit.
- Social acceptability: Clothing requirements are largely socially determined. Therefore, judgements were made with recognition of special clothing needs - such as teenagers, for whom clothing is important socially, and for employed persons who must meet workplace expectations.

As noted previously, the figures presented in this Guide reflect only some *minimum* standards and costs. Some employment situations require significantly greater clothing expenditures than indicated here. For example, persons in positions of power at work may require expensive business suits, shoes and other furnishings: some construction workers may require both light and winter-weight steel-toed boots, and the nature of the work may be so rough that they may go through 4-5 pairs of work boots each year. Users of this Guide should carefully note specific clothing needs that are appropriate for individual household members.

Information on other clothing standards, for example, what to look for when buying clothes to ensure quality products and value for one's money, is included in Appendix C-1.

4.3 COSTING PROCEDURES

The suggested clothing budget presented in Table 4.a represents average annual expenditures of selected items pro-rated over the predicted life of the garment. The budget is intended to allow sufficient money to maintain an adequate stock of clothing and cover the costs of replacement items.

The annual replacement rates of clothing, the basic stocks for specified age and sex groups and by employment status, and unit costs are presented in Appendices C-2 to C-9. Where new items were added to the clothing lists for the 1995 SPRC Guide, store personnel were consulted to help determine the expected lifespan of the items.

The average clothing costs shown in Table 4.a were updated using "regular" retail prices obtained by pricing in-store items, consulting flyers, and discussing current trends with store personnel at various Zellers and Sears stores in the Region. In addition, Sears catalogue prices were used. Prices for out-of-season apparel were obtained from back issues of the Sears catalogue and from price lists obtained from Zellers personnel.³

It is not the intent of this Guide to promote shopping either at Zellers or Sears but rather to reflect the merchandise and prices that consumers in Hamilton-Wentworth may commonly find. Refer to endnote #2.

TABLE 4.a: PURCHASING CLOTHES: SOME AVERAGE YEARLY COSTS¹

SEX, AGE and EMPLOYMENT STATUS	YEARLY COST	SEX, AGE and EMPLOYMENT STATUS	YEARLY COST
Infant* Birth to 5 months	\$1,044	Infant* 6-12 months	\$316
Males		Females	
1 year old	\$317	1 year old	\$382
2 - 3	\$359	2 - 3	\$404
4 - 6	\$361	4 - 6	\$425
7 - 11 ²	\$706	7 - 11 ³	\$750
12 - 14	\$695	12 - 14	\$827
15 - 18	\$529	15 - 18	\$825
Adult Blue Collar	\$753	Adult Employed	\$1,057
Adult White Collar	\$768	Adult Home Based	\$789
Elderly	\$580	Elderly	\$524
		Maternity*	\$334

* For second and subsequent pregnancies and infants, only 25% of the respective amounts shown may need to be re-allocated under certain circumstances; refer to text.

¹Rounded to the nearest dollar.

²Costs for boys' sizes 7-11, 12-14, and 15-18 are based on the average of "men's" and "boys' size 7-14". Refer to text for discussion.

³Costs for girls' sizes 7-11, 12-14, and 15-18 are based on the average of "women's" and "girls' size 7-14". Refer to text for discussion.

4.4 SPECIAL CONSIDERATIONS

Active and special needs households

The Social Planning Council of Metropolitan Toronto's committee responsible for formulating the Budget Guide for Single Parents ... "recommended slight upward adjustments in clothing inventories to reduce the frequency required for laundry in the case of the working single parent."⁴

It is suggested in this 1995 SPRC Guide that active households *in general* may need to increase their wardrobe expenditures for the same reason, to provide adequate time to pursue household activities. Similarly, persons who may have difficulty accessing laundry facilities or physically handling the laundering tasks (e.g., frail elderly persons, or persons with physical disabilities) may reduce the number of times that they do laundry by having sufficient clothes to sustain them from wash-day to wash-day (or to prolong the between-wash period). Users of this Guide are encouraged to consider individual household needs when making this determination.

Maternity and infant clothing needs

In addition to regular clothing budgets, provisions are made for special clothing and related needs for pregnant women and for infants. Costs for maternity clothes and for infants' outfits were identified as "non-recurring" by the Toronto committees and hence are separately identified in the budget. However, this is not the case when pregnancies occur in different seasons. Households that are experiencing a second or subsequent pregnancy that does not correspond to the seasons of the first pregnancy should allow extra money in the budget to accommodate clothing that is appropriate for the seasons.

Similarly, infants born in different seasons will require different clothing appropriate to the weather conditions. Previously, only 25% of the budget amount for infants' clothing was allocated to second and subsequent children.

Some standards and unit costs for infant needs and maternity clothes are listed in Appendices C-2 and C-5. As noted earlier, some items that no longer sell well (e.g., infants' nightgowns) have been removed from the list and currently popular items (e.g., infants' "sleepers") have been costed.

Consultation with some parents while researching this revision of the SPRC Guide suggests that costs for infant and toddler diapering that are based on standards developed for the Metropolitan Toronto Social Planning Council's Budget Guides may be low. This may be due to the following factors: some children may not be "potty trained" as early as assumed in the Toronto standards; parents who opt for cloth diapering, particularly working parents, may use better-quality, pre-folded cloth diapers that cost significantly more than indicated in the current budget figures (i.e., \$60 per dozen vs. \$11 per dozen); and some parents (or child care centres) may change their infants' diapers much more often than implied in the Toronto standards. Cultural preferences in this area have not been addressed, either. This is another area where a committee may be helpful to determine local standards for a future version of the Guide.

Other special clothing needs

Other special clothing needs should be considered when developing a budget for individuals. For example, seniors or persons with disabilities who may find it difficult to put on and take off garments that are made with buttons and zippers may need clothing fashioned with Velcro™ or other easy-access fasteners. Similarly, shoes and boots that can be slipped on and off easily or that accommodate special orthopaedic requirements may have to be purchased.

Women who have had mastectomies may require special clothing (including wigs, scarves and hats for some periods during which they undergo chemotherapy). Individuals who have medical conditions such as incontinence, or those that require colostomy bags, may require extra or easy-access clothing and related supplies.

These considerations are not reflected in the costs identified in this SPRC minimum budget guide.

Jewellery and accessories

There has been no provision made in previous Guides for jewellery and other accessories which may enhance wardrobe items or be required for work (e.g., nurses need watches to accurately monitor pulse rates, etc.). In some cultures, jewels, adornments and specific articles of clothing are a part of daily or cyclical costuming requirements (eg., to signify a married state; to reflect mourning for a deceased family member; etc.). These considerations should be included in determining a particular household member's clothing requirements.

4.5 COSTS OF DRY-CLEANING AND LAUNDERING

The standards and costs for dry cleaning are outlined in Appendix C-10. Annual costs are presented in Table 4.b below. The same standards that were used in previous Guides were applied; however, it should be noted that improvements in clothing fibres and manufacturing processes allow much more of a household's clothing items, particularly those worn by children, to be machine-washed. The improved washability of clothing fabrics suggests that dry cleaning expenses may be lower and washing frequency and costs may be higher today than they were when the original standards were being developed. This, also, is an area which could be explored further when developing future versions of the Guide.

Laundry costs, covering both clothing and household supplies, are included in the "Household Operations" section of this Guide.

Dry cleaning costs were obtained from Cadet Cleaners and Star Cleaners. These sources indicated that costs for cleaning children's clothes are from 20% - 33% cheaper than adults'. Some dry cleaners offer discounts to seniors.

TABLE 4.b: SOME ANNUAL DRY CLEANING COSTS*

Female					
7-11 yr.	12-14 yr	15-18 yr.	Employed (white collar)	Home Based	Senior
\$36	\$88	\$77	\$107	\$69	\$69
Male					
7-11 yr.	12-14 yr.	15-18 yr.	White Collar	Blue Collar	Senior
\$14	\$40	\$57	\$72	\$61	\$51

*Rounded to the nearest dollar

4.6 COST OF FOOTWEAR REPAIRS

Quantities and standards for repairs to shoes, boots, etc. are provided in Appendix C-11. Shoe repair costs were obtained from Mr. Minit Shoe Repair. Staff suggested that children's shoes do not usually get repaired but, rather, get replaced. This is because most children outgrow their shoes quickly, and children's footwear can be obtained relatively inexpensively. However, shoe repair costs for children's shoes are included here in Table 4.c to provide a basis of comparison with previous SPRC Guides:

TABLE 4.c: SOME ANNUAL FOOTWEAR REPAIR COSTS*

Female					
7-11 yr.	12-14 yr	15-18 yr.	Employed (white collar)	Home Based	Senior
\$8	\$25	\$25	\$42	\$25	\$25
Male					
7-11 yr.	12-14 yr.	15-18 yr.	White Collar	Blue Collar	Senior
\$56	\$34	\$34	\$56	\$56	\$34

*Rounded to the nearest dollar

4.7 COMMUNITY ASSISTANCE

Clothing represents a major expenditure for most households. Budgeting workshops and individual case assistance are available to help you meet your clothing needs through the Regional Municipality of Hamilton-Wentworth's Social Services Department Home Management Program, as well as through other community agencies you can access through the Community Information Service located at the main branch of the Hamilton Public Library (telephone (905)528-0104). The "Mom's Group Network" recently printed the *Freebies and Cheapies: Ways to Stretch Your \$'s* handbook listing where clothes can be bought cheaply in the area. The handbook can be obtained through the Community Information Services located at the Hamilton Public Library, or from agencies involved in developing the handbook: Project First Step, St. Martin's Manor, Crossfire Assembly, St. Matthew's House, Gracehaven, and Home Management - Regional Social Services.

ENDNOTES FOR 4.0 CLOTHING

¹ Greater Hamilton Employment Trends Bulletin (July, 1991), p. 10.

² In this section of the 1995 SPRC Guide, "home-based" refers to an individual who can dress casually (i.e., track suit; jeans; shorts; etc.) on most days but may need to dress a bit more formally on some occasions - e.g., a stay-at-home parent who does some volunteer work outside the home; a person with a home-based business who may occasionally need to meet with clients, suppliers, bankers, etc.

³ Zellers stores were included because the Woolco stores which were used to cost clothing in previous Guides are no longer in business. Zellers sells merchandise at similar discount prices. Zellers has recently become an acquisition of The Hudson's Bay Company, which has been in business in Canada for 350 years. Of all the retailers in southern Ontario, this was the only company that showed a growth - 40% - in retail sales in the past year. Fifty percent of all households in Canada are on-line with the Zellers stores through their "Club Z Points" incentives club. The Zellers guarantee of having the lowest price on the merchandise it sells, the company's move to marketing more name-brand products, and the offer of bonus "points" that can be used to obtain gifts, vacations, etc. may be contributing to Zellers' retail success in this area. (Winter, John, retail analyst, CBC radio interview, May, 1995.)

The Sears catalogue was included to continue as a basis of comparison that was used in previous Guides, and because it offers ease of shopping for people who may have difficulty getting out to stores. The company has developed a reputation for quality store-brand products, and it offers programs such as "Kidvantage" whereby the store will replace damaged and worn-out children's clothing as long as the replacement items are the same size.

⁴ Metropolitan Toronto Social Planning Council (n.d.), Budget Guide Methodology Study: Volume iii, Clothing Standards and Costs, p. 2.

BUDGET WORKSHEET FOR SECTION 4.0 CLOTHING

IN ALL CALCULATIONS, USE ANNUAL COSTS

Total clothing costs for your household from Table 4.a: \$ _____

ADD: Clothing for special events (e.g., religious ceremonies): \$ _____

ADD: Clothing for sports and recreational activities: \$ _____

ADD: Maternity clothes (if not first pregnancy, and if cost is more than 25% of previous maternity clothing allotment; see note below Table 4.a): \$ _____

ADD: Baby clothes (if not first baby; see note below Table 4.a): \$ _____

ADD: Extra clothing beyond that shown in standards (e.g., to accommodate less frequent clothes washing; cultural requirements): \$ _____

ADD: Special needs clothing/footwear (e.g., garments with Velcro™ closings; orthopaedic shoes): \$ _____

ADD: Cost of jewellery, accessories: \$ _____

ADD: Dry cleaning costs: \$ _____

ADD: Cost of footwear repair: \$ _____

TOTAL CLOTHING COSTS: \$ _____

APPENDIX "C"

APPENDIX C-1 SUGGESTIONS FOR SELECTING CHILDREN'S CLOTHING¹

Infants' Clothing

Select items that are:

- 1) washable
- 2) easy to put on and take off
- 3) open the entire length of the garment or which have generous opening for the head
- 4) not designed with drawstrings around the neck (for example, nightgowns and bonnets)

Grip fasteners are handy and safe (buttons and tapes come loose, therefore they must be checked carefully).

Children's Clothing

a) Colour: pastels for infants, bright colours for toddlers

b) Construction:

- garments must withstand hard wear and frequent washing
- better made garments are cut more fully
- seams are generous, flat, closely and evenly stitched, overcast
- bar-tucking, taped seams and other re-enforcing details at such points of strain as placket ends, underarm of dresses, pocket corners of trousers, shoulder seams of T-shirts

c) Design:

- patterned fabrics are practical (wrinkles and soil are less noticeable)
- trimmings should be attractive, comfortable, washable and safe
- simpler styles encourage self-help
- no tight bands around arms, knees, waist or between legs to hinder movements

d) Fabrics:

- soft, absorbent, easy to care for, pliable, lightweight, no sizing present
- some of the hardest wearing fabrics for children's clothes are corduroy, chambray, cotton covert, denim, cotton, gabardine and poplin
- denim in the 7-8 oz. weight is satisfactory but 10 oz. denim is longer wearing and warmer
- corduroys are less expensive than wool for winter skirts and slacks and also require little or no ironing but are not quite as warm
- wool-like acrylic fabrics (e.g., orlon, acrylic) are popular in children's clothing and generally machine washable and can be tumble dried
- blends
 - blends of polyester and wool are also warm and easy to care for
 - blends of polyester and cotton (65% polyester and 35% cotton; 50% polyester and 50% cotton) are the most universally popular and can be found in knits, woven and permanent press fabrics. The polyester provides durability and the cotton adds comfort to the fabric.

¹ From Social Planning Council of Metropolitan Toronto (1984). Guide for Family Budgeting, pp. 97-9.

- the presence of 20% synthetic fibre will appreciably increase wear and assist in shrinkage control (e.g., 80% cotton and 20% nylon; 80% wool and 20% orlon)
- knits
 - when selecting knits, look for firm, even knit (rounded relaxed loops); avoid thick and thin spots
 - doubleknits perform well without lining, but single knits need some kind of lining or backing to make them as serviceable as doubleknits in action clothes for children. Bonded single knits are stabilized so they retain their shape and size. Unbonded single knits are quite stretchy and light so are commonly used in hosiery and underwear because they conform to body contours.
 - acetate knits are not washable but a blend of 75% acetate and 25% polyester is machine washable and soft to the touch
 - “sanforizing” or similar shrinkage control finishers are a must for washable fabrics. Less than 2% shrinkage is superior, 5% to 10% is acceptable
 - machine washable wool yarns and fabrics are now available
- wash and wear fabrics are of three general types:
 - i) cottons or rayons treated with a special finish to help them resist soiling and wrinkling
 - ii) wholly synthetic fibres, e.g., 100% nylon, 100% polyester, 100% acrylic
 - iii) blends of cotton and synthetics. Generally speaking, where there is 65% or more of the synthetic fibre present, the fabric will have wash and wear properties and will have good pleat and shape retention in laundering, eg., 65% polyester and 35% cotton
- care is needed when selecting leather-like fabrics. Some are washable, some dry-cleanable and some are neither
- fur-like fabrics are lightweight and warm; some are washable and others must be dry cleaned

e) Growth allowance:

Such features allow for growth:

- stretch fabrics
- deep hems in dresses and trouser cuffs
- wide seams to withstand strain and allow for possible alteration
- adjustable shoulder straps on overalls, jumpers and skirts
- high, low or no waistline seams on dresses
- pleats or gathers which can be adjusted
- turn-up adjustable cuffs on sleeves or legs of pants
- two-piece outfits or separates which allow for greater length-wise body growth than do one-piece outfits

f) Self-help features:

- front openings where possible, roomy neck openings
- few and easy to use fasteners. Buttons are preferred to hooks and eyes and snaps. Buttons should be round, flat, medium sized, with a grooved edge. Buttonholes in preference to thread loops.
- elastic inserts at waist rather than belts or ties
- belts, if present, should be attached to avoid losing them
- easy to reach pockets of usable size
- identifying mark to distinguish front from back
- flat facing rather than collar; detachable dickets, collars and bibs

APPENDIX C-2
SOME CLOTHING STANDARDS & COSTS: INFANTS

	Birth to 6 months		6 to 12 months		
	#	Cost/yr. (\$)	#	Cost/yr. (\$)	Unit Cost (\$)
Clothing					
Set: sweater, booties, bonnet	2	22	-	-	11
Diapers per dozen	3	33	1	11	11
Disposable diapers (pkg 48)	2	30	2	30	15
Plastic pants (pkg. 6)	3	27	3	27	9
Sleepers	6	60	2	20	10
Diaper Shirts	4	16	4	16	4
Sweat Top	-	-	2	22	11
Bunting bag/suit	1	22	1	22	22
Shoes	1	23	1	23	23
Bib	3	6	3	6	2
Socks (3 pairs)	2	4	3	6	2
Bedding and Linen					
Receiving blanket	3	6	-	-	2
Lap pad	4	12	-	-	3
Crib sheet (fitted)	3	21	1	7	7
Rubber sheet	1	14	1	14	14
Set: Wash cloth, bath towel (hooded)	2	20	2	2	10
Blanket (crib size)	2	20	-	-	10

Continued on next page

APPENDIX C-2
SOME CLOTHING STANDARDS & COSTS: INFANTS

Continued

Item	Birth to 6 months		6 - 12 months		Unit cost (\$)
	#	Cost/yr. (\$)	#	Cost/yr. (\$)	
Furniture					
Crib and Mattress	1	217	-	-	217
Toilet chair	-	-	1	15	15
Bath tub	1	12	-	-	12
High chair	1	42	-	-	42
Playpen	1	72	-	-	72
Carriage/Stroller	1	98	-	-	98
Car seat	1	115	-	-	115
Snugly	1	28	-	-	28
Miscellaneous					
Toys	4	48	4	48	12
Diaper pail	1	9	-	-	9
Diaper pins	4	8	4	8	2
Absorbent cotton	6	6	4	4	1
Baby soap (3 bars)	6	18	6	18	3
Baby oil	4	8	3	6	2
Hair brush & comb	-	-	1	2	2
Powder large (700 g)	3	9	3	9	3
Nursing set (35 pieces)	1	18	-	-	18
TOTAL		\$1,044		\$316	

APPENDIX C-3
SOME CLOTHING STANDARDS & COSTS: FEMALES 1-6 YEARS

Article of Clothing	1 Year			2-3 Years			4-6 Years			Unit Cost (\$)
	Stock	Replace	Cost (\$)	Stock	Replace	Cost (\$)	Stock	Replace	Cost (\$)	
Outerwear										
Snowsuit (2 piece with hood)	1	1	50	1	1/2	25	1	1/2	25	50
Lightweight jacket or coat	1	1/2	13	1	1/2	13	1	1/2	13	25
Coat, winter	-	-	-	-	-	-	1	1/2	50	50
Dress, summer	1	1	20	1	1	20	1	1	20	20
Dress, winter	1	1/2	11	1	1/2	11	1	1/2	11	22
Fancy dress	1	1/2	13	1	1/2	13	1	1/2	13	25
Jeans	-	-	-	1	1	20	2	3/2	30	20
Overalls	3	2	44	2	1	22	-	-	-	22
Sweatpants	-	-	-	1	1	10	2	2	20	10
Sweatshirt	-	-	-	-	-	-	1	1/2	9	17
Good pants	-	-	-	1	1/2	9	1	1/2	9	17
Blouses	-	-	-	1	1/2	6	1	1/2	6	12
Long sleeved T-shirt	2	4/3	11	2	3/2	12	2	4/3	11	8
Short sleeved T-shirt	1	4/3	8	2	3/2	9	2	4/3	8	6
Sweater, pullover	1	1	14	1	1	14	1	1	14	14
Sweater, cardigan	2	1	11	-	-	-	-	-	-	11
Sunsuit or sundress	-	-	-	2	1	7	2	1	7	7
Shorts set	-	-	-	2	1	7	2	1	7	7
Bathing suit	-	-	-	1	1	12	1	1/2	6	12

Continued on next page

APPENDIX C-3
SOME CLOTHING STANDARDS & COSTS: FEMALES 1-6 YEARS

Continued

Article of Clothing	1 Year			2-3 Years			4-6 Years			Unit Cost (\$)
	Stock	Replace	Cost (\$)	Stock	Replace	Cost (\$)	Stock	Replace	Cost (\$)	
Undergarments										
Waterproof pants (pkg. 6)	3	3	27	3	1	9	-	-	-	9
Training pants	4	3	6	-	-	-	-	-	-	2
Panties or training pants	-	-	-	4	4	4	4	4	4	1
Vests	2	1	2	1	1	2	2	1	2	2
Sleepers	3	2	24	2	2	24	-	-	-	12
Pyjamas/ nightgown	-	-	-	-	-	-	1	1/2	4	8
Bathrobe	-	-	-	-	-	-	3	3/2	26	17
Disposable diapers (pkg. 48)	1	1	15	-	-	-	-	-	-	15
Cloth diapers (pkg. 12)	1	1	11	-	-	-	-	-	-	11
Miscellaneous										
Scarf	1	1	5	1/2	1/2	3	1	1	5	5
Bib	2	1	2	1	1	2	-	-	-	2
Mitts	2	1	5	1	1	5	2	4/3	7	5
Sunhat	1	1	4	1	1	4	1	1	4	4
Hat, winter	1	1	5	1	1	5	1	1	5	5

Continued on nextpage

APPENDIX C-3
SOME CLOTHING STANDARDS & COSTS: FEMALES 1-6 YEARS

Continued

Article of Clothing	1 Year			2-3 Years			4-6 Years			Unit Cost (\$)
	Stock	Replace	Cost (\$)	Stock	Replace	Cost (\$)	Stock	Replace	Cost (\$)	
Footwear										
Shoes, dress	-	-	-	-	-	-	1	1-2	9	19
Shoes, casual	1	2	3	1	2	34	1	1	17	17
Running shoes	-	-	-	1	2	34	1	1	17	17
Slippers	-	-	-	1	1	15	1	1	15	15
Snow boots	1	1	23	1	1	23	1	1	23	23
Rain boots	-	-	-	1	1	11	1	1	11	11
Leotards	2	2	8	2	2	2	2	2	2	1
Socks (short)	3	3	3	2	2	2	2	2	2	1
Socks (knee-high)	-	-	-	3	3	3	3	3	3	1
TOTAL			\$338			\$392			\$415	

APPENDIX C-4
SOME CLOTHING STANDARDS & COSTS: FEMALES 7-18 YEARS

Article of Clothing	7 - 11 Years			12 - 14 Years			15 - 18 Years			Unit Cost (\$)
	Stock	Replace	Cost (\$)	Stock	Replace	Cost (\$)	Stock	Replace	Cost (\$)	
Outerwear										
Snowsuit (2 pieces)	1	1/3	33	-	-	-	-	-		100.00
Skipants	-	-	-	1	1/2	15	1	1 2	15	30.00
Light jacket	1	1/2	20	1	1/2	20	1	1 2	20	40.00
Coat, heavy	1	1/3	47	1	1/3	47	1	1 4	35	140.00
Dress, summer	1	1	33	2	3/2	50	2	3 2	50	33.00
Dress, winter	2	1	52	2	3 2	78	2	3 2	78	51.75
Jacket, heavy	-	-	-	1	1/2	48	1	1 3	32	95.00
Jeans	2	4/3	40	2	1	30	2	1	30	30.00
Raincoat	1	1/2	39	1	1/3	26	1	1 3	26	77.50
Skirt or jumper, winter	2	3/2	45	2	3 2	45	2	3/2	45	30.00
Skirt, summer	1	1	19	2	1	19	2	1	19	19.00
Blouse, fancy	4	3	68	4	3 2	68	4	3 2	68	22.50
T-shirt	2	1	12	2	1	12	2	1	12	11.50
Slacks, all year	2	4 3	33	2	1	25	2	1	25	24.75
Sweater, pullover	1	2/3	18	2	1	28	2	1	28	27.50
Sweat Top	1	2/3	20	2	1	30	2	1	30	30.00
Shorts	2	1	16	2	1	16	2	1	16	15.75
Bathing suit	1	2/3	19	1	1 2	14	1	1 2	14	28.00

Continued on next page

APPENDIX C-4
SOME CLOTHING STANDARDS & COSTS: FEMALES 7-18 YEARS

Continued

Article of Clothing	7 - 11 Years			12 - 14 Years			15 - 18 Years			Unit Cost (\$)
	Stock	Replace	Cost (\$)	Stock	Replace	Cost (\$)	Stock	Replace	Cost (\$)	
Undergarments										
Panties	5	5	11	4	4	9	4	4	9	2.20
Vests	3	3/4	4	-	-	-	-	-	-	5.88
Bras	-	-	-	2	2	13	2	2	26	13.00
Slips	1	1/2	8	2	2	16	2	2	32	16.00
Footwear										
Shoes, dress	1	2/3	18	1	1/2	14	1	1/2	14	27.25
Shoes, casual	1	1	23	1	1	23	1	1	23	22.75
Shoes, running	2	1	34	1	1	34	1	1	34	33.75
Shoes, sandals	-	-	-	1	1/2	10	1	1/2	10	20.50
Slippers	1	1/2	4	1	1/2	4	1	1/3	2	7.00
Snowboots	1	2/3	33	1	1/2	25	1	1/2	25	50.00
Rainboots	1	2/3	16	1	1/2	12	1	1/2	12	23.75
Leotards	4	2	10	1	1/2	3	1	1/2	3	5.13
Panty hose	-	-	-	3	9	18	3	9	18	1.99
Socks, knee high	2	2	4	2	2	4	2	2	4	2.00
Socks, ankle	3	3	5	3	3	5	3	3	5	1.50

Continued on next page

APPENDIX C-4
SOME CLOTHING STANDARDS & COSTS: FEMALES 7-18 YEARS

Continued

Article of Clothing	7 - 11 Years			12 - 14 Years			15 - 18 Years			Unit Cost (\$)
	Stock	Replace	Cost (\$)	Stock	Replace	Cost (\$)	Stock	Replace	Cost (\$)	
Miscellaneous										
Pyjamas	2	2/3	17	2	2/3	17	3	2/3	17	12.50
Bathrobe	1	1/3	9	1	2/3	9	1	1/2	7	27.50
Belt	-	-	-	1	1/3	4	1	1/2	7	13.00
Gloves or mitts	3	2	23	2	1/3	11	2	1	11	11.44
Scarf, winter	1	2/3	7	1	1	5	1	1/2	5	10.59
Scarf, light	-	-	-	1	1/2	5	1	1/2	5	9.66
Hat, winter	1	1/2	6	1	1/2	6	1	1/3	4	12.00
Hat, summer	1	1/3	4	1	1/3	4	1	1/3	4	12.50
Purse or handbag	-	-	-	1	1/3	5	1	1/3	5	15.00
TOTAL			\$750			\$827			\$825	

APPENDIX C-5
SOME CLOTHING STANDARDS & COSTS: PREGNANT WOMEN

Maternity Clothes			
Item	Quantity	Cost (\$)	Unit Cost (\$)
Outerwear			
Dress	1	45	45
Overblouse	2	54	27
Slacks/jeans	2	50	25
Jumper	1	33	33
Undergarments			
Maternity panties	3	21	7
Support hose	3	51	17
Maternity bra	2	50	25
Sleeping garments	2	30	15
TOTAL		\$334	

APPENDIX C-6
SOME CLOTHING STANDARDS & COSTS: FEMALE ADULTS

Article of Clothing	Employed			Home Based			Senior			Unit Cost (\$)
	Stock	Replace	Cost (\$)	Stock	Replace	Cost (\$)	Stock	Replace	Cost (\$)	
Outerwear										
Coat, winter	1	1/3	67	1	1/4	50	1	1/4	50	200
Jacket, winter	1	1/5	22	1	1/5	22	-	-	-	110
Raincoat	1	1/3	32	1	1/3	32	1	1/5	19	95
Suit	2	1	100	1	1/2	50	1	1/5	20	100
Winter dress	2	1	80	1	2/3	53	1	1/3	27	80
Winter casual	2	1	70	1	1/2	35	1	1/2	35	70
Summer dress	2	1	50	2	2/3	33	2	1/2	25	50
Summer casual	3	1	35	2	3/2	53	2	1	35	35
Skirt, summer	1	1/2	13	1	1/3	8	1	1/3	8	25
Skirt or jumper, winter	2	1	40	1	1/2	20	1	1/3	13	40
Blouse, long sleeve	3	3/2	45	1	1/2	15	2	1/3	10	30
Blouse, short sleeve	1	1/2	10	1	1/3	7	1	1/5	4	20
Summer T-shirt	1	1/2	7	2	1	13	1	1/2	7	13
Sweater, pullover	2	1	35	1	1/2	18	-	-	-	35
Sweater, cardigan	1	1/2	18	1	1/2	18	2	1	35	35
Slacks Jeans	2	2/3	23	3	3/2	53	2	1/2	18	35
Shorts	1	1/4	5	2	1/2	10	1	1/5	4	20
Bathing suit	1	1/2	18	1	1/2	18	1	1/5	7	35

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APPENDIX C-6
SOME CLOTHING STANDARDS & COSTS: FEMALE ADULTS

Continued

Article of Clothing	Employed			Home Based			Senior			Unit Cost
	Stock	Replace	Cost	Stock	Replace	Cost	Stock	Replace	Cost	
Under-garments										
Panties	6	3	9	4	2	6	5	2	6	3.12
Bras	3	1	18	2	1	18	2	1	18	18.00
Girdles	1	1	30	1	1	30	1	1/2	30	30.00
Vests	1	1/3	3	1	1/3	3	2	1/3	3	9.50
Full slip	1	1	20	1	1/2	10	1	1/3	7	20.00
Half slip	1	1	12	1	1/2	6	1	1/3	4	12.00
Pyjamas, nightgowns	3	2/3	10	3	2/3	10	3	2/3	10	15.00
Bathrobe, winter	1	1/5	8	1	1/2	14	1	1/5	8	41.00
Bathrobe, summer	1	1/5	7	1	1/2	11	1	1/5	7	32.50

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APPENDIX C-6
SOME CLOTHING STANDARDS & COSTS: FEMALE ADULTS

Continued

Article of Clothing	Employed			Home Based			Senior			Unit Cost (\$)
	Stock	Replace	Cost (\$)	Stock	Replace	Cost (\$)	Stock	Replace	Cost (\$)	
Footwear										
Shoes, dress	2	1	33	1	1/2	16	2	1/2	16	32.50
Shoes, casual	1	1/2	12	1	1	24	1	1/2	12	23.50
Shoes, sandals	1	1/2	15	1	1/2	15	-	-	-	29.00
Slippers	1	1/2	4	1	1/2	4	1/2	1/2	4	7.00
Snowboots	1	1/2	25	1	1/3	17	1/2	1/5	10	50.00
Rainboots	1	1/2	14	1	1/3	9	1/2	1/5	6	27.50
Socks	2	2	4	2	2	4	1	1	2	2.00
Leotards	1	1/2	4	1	1/2	4	-	-	-	7.00
Panty hose (pkg. 2)	4	24	96	2	8	32	8	8	32	3.98
Knee highs (pkg. 2)	2	2	4	1	1	2	1	1	2	2.00

Continued on next page

APPENDIX C-6
SOME CLOTHING STANDARDS & COSTS: FEMALE ADULTS

Continued

Article of Clothing	Employed			Home Based			Senior			Unit Cost (\$)
	Stock	Replace	Cost (\$)	Stock	Replace	Cost (\$)	Stock	Replace	Cost (\$)	
Miscellaneous										
Gloves	1	3/4	9	1	1/2	6	1	1/3	4	12.00
Mitts	1	3/4	9	1	1/2	6	1	1/3	4	12.00
Scarf, winter	1	1/3	5	1	1/2	7	1	1/3	5	14.50
Scarf, light	2	2/3	7	1	1/2	5	1	1/3	3	10.00
Bag	1	1/3	9	1	1/3	9	1	1/5	5	26.70
Hats winter and summer	1	1	20	1	2/3	13	1	1/3	7	20.00
Umbrellas	-	-	-	-	-	-	1	1/5	2	10.98
TOTAL			\$1057			\$789			\$524	

APPENDIX C-7
SOME CLOTHING STANDARDS & COSTS: MALES 1 - 6 YEARS

Article of Clothing	1 Year			2-3 Years			4-6 Years			Unit Cost (\$)
	Stock	Replace	Cost (\$)	Stock	Replace	Cost (\$)	Stock	Replace	Cost (\$)	
Outerwear										
Snowsuit	1	1/2	25	1	1/2	25	1	1/2	25	50
Heavy jacket	-	-	-	-	-	-	1	1/2	30	60
Light jacket	1	1/2	11	1	1/2	11	1	1/2	11	21
Raincoat	-	-	-	-	-	-	1	1/3	4	12
Suit	2	1	23	2	1	23	1	1/2	12	23
Sports jacket	-	-	-	-	-	-	1	1/2	22	44
Jeans	-	-	-	3	2	26	3	2	26	13
Overalls	3	2	30	-	-	-	-	-	-	15
Pants/slacks	-	-	-	1	1	10	2	2	20	10
Long sleeve T-shirt	2	4/3	11	2	3/2	12	2	4/3	11	8
Short sleeve T-shirt	2	4/3	7	2	3/2	8	2	4/3	7	5
Shirts	-	-	-	1	1	10	2	2	20	10
Sweater, pullover	1	1	10	1	1	10	1	1	10	10
Sweater, cardigan	1	1	18	1	1	18	1	1	18	18
Sunsuit	2	1	11	-	-	-	-	-	-	11
Shorts	-	-	-	2	1	7	2	1	7	7
Bathing suit	-	-	-	1	1	5	1	1/2	3	5

Continued on next page

APPENDIX C-7
SOME CLOTHING STANDARDS & COSTS: MALES 1 - 6 YEARS

Continued

Article of Clothing	1 Year			2-3 Years			4-6 Years			Unit Cost (\$)
	Stock	Replace	Cost (\$)	Stock	Replace	Cost (\$)	Stock	Replace	Cost (\$)	
Undergarments										
Waterproof pants (6)	3	3	26	3	1	9	-	-	-	9
Training pants	4	3	5	-	-	-	-	-	-	2
Briefs	1	1	1	4	4	4	3	3	3	1
Vests/Undershirts	2	1	2	2	1	2	2	1	2	2
Long underwear	-	-	-	1	1	6	1	1	6	6
Sleepers	3	2	26	3	2	26	-	-	-	13
Pyjamas	-	-	-	-	-	-	3	3/2	15	10
Disposable diapers (pkg. 48)	1	1	15	-	-	-	-	-	-	15
Cloth diapers (pkg. 12)	1	1	11	-	-	-	-	-	-	11
Footwear										
Shoes	1	2	34	1	2	34	1	1	17	17
Running shoes	-	-	-	1	2	36	1	1	18	18
Slippers	-	-	-	1	1	15	1	1/2	8	15
Snowboots	1	1	23	1	1	23	1	1	23	23
Rainboots	-	-	-	1	1	15	1	1	15	15
Socks	6	6	6	6	6	6	6	6	6	1

Continued on next page

APPENDIX C-7
SOME CLOTHING STANDARDS & COSTS: MALES 1 - 6 YEARS

Continued

Article of Clothing	1 Year			2-3 Years			4-6 Years			Unit Cost (\$)
	Stock	Replace	Cost (\$)	Stock	Replace	Cost (\$)	Stock	Replace	Cost (\$)	
Miscellaneous										
Scarf	1	1	5	1	1/2	3	1	1	5	5
Mitts	2	1	3	2	1	3	2	4/3	4	3
Winter hat	1	1	5	1	1	5	1	1	5	5
Sunhat	1	1	5	1	1	5	1	1	5	5
Bib	2	2	4	1	1	2	-	-	-	2
Belt	-	-	-	-	-	-	1	1/3	3	8
TOTAL			\$317			\$359			\$361	

APPENDIX C-8
SOME CLOTHING STANDARDS & COSTS: MALES 7 - 18 YEARS

Article of Clothing	7-11 Years			12-14 Years			15-18 Years			Unit Cost (\$)
	Stock	Replace	Cost (\$)	Stock	Replace	Cost (\$)	Stock	Replace	Cost (\$)	
Outerwear										
Heavy jacket	1	1/2	53	1	1/3	35	1	1/3	35	105
Snow or ski suit	1	1/2	60	-	-	-	-	-	-	120
Ski pants	-	-	-	1	1/2	29	1	1/2	29	58
Light jacket	1	1/2	20	1	1/2	20	1	1/3	13	39
Raincoat	1	1/4	6	1	1/4	6	1	1/4	6	25
Suit	-	-	-	1	1/2	63	1	1/2	63	125
Sports jacket	1	1/2	50	1	1/2	50	1	1/2	50	100
Slacks, dress	1	1	28	1	1	28	1	1	28	28
Jeans, denim	3	2	64	3	3/2	48	3	3/2	48	32
Slacks, casual	1	2/3	15	1	1/2	11	1	1/2	11	22
Dress shirt	2	1	16	2	1	16	2	1	16	16
Casual shirt	4	3	54	4	3	54	4	3	54	18
Jerseys	3	2	18	3	2	18	3	1	9	9
Pullover sweater	2	1	15	2	1	15	2	1	15	15
Shorts	2	1	12	2	1	12	2	1	12	12
Undergarments										
Briefs	5	4	12	5	4	12	5	4	12	3
Long underwear	1	2/3	5	1	1/2	4	1	1/2	4	7
Undershirts	3	2	6	3	3/2	7	3	3/2	7	3

Continued on next page

APPENDIX C-8
SOME CLOTHING STANDARDS & COSTS: MALES 7 - 18 YEARS

Continued

Article of Clothing	7-11 Years			12-14 Years			15-18 Years			Unit Cost (\$)
	Stock	Replace	Cost (\$)	Stock	Replace	Cost (\$)	Stock	Replace	Cost (\$)	
Footwear										
Shoes, dress	1	2/3	23	1	1/2	18	1	1/2	18	35
Shoes, casual	-	-	-	1	1	27	1	1	27	27
Running shoes	2	1	52	1	1	52	1	1	52	52
Rainboots	1	1/2	10	1	1/2	10	1	1/2	10	19
Snowboots	1	2/3	35	1	1/2	27	1	1/2	27	53
Slippers	1	1/2	9	1	1/2	9	1	1/3	6	18
Socks, light	4	4	12	4	4	12	4	4	12	3
Sports socks	4	2	4	4	2	4	4	2	4	2
Heavy boot socks	1	1	2	1	1/2	1	1	2/1	1	2
Miscellaneous										
Pyjamas	2	2/3	10	2	1/2	8	2	1/2	8	15
Bathrobe	1	1/3	10	1	1/4	8	21	1/4	8	30
Belt	1	1/3	4	1	1/4	3	1	1/4	3	11
Winter scarf	1	1/2	7	1	1/2	7	1	1/2	7	14
Mitts or gloves	2	4/3	11	2	1	8	2	1	8	8
Winter hat	1	1/2	5	1	1/2	5	1	1/2	5	9
TOTAL			\$628			\$627			\$608	

APPENDIX C-9
SOME CLOTHING STANDARDS & COSTS: MALE ADULTS

Article of Clothing	Blue Collar Worker			White Collar Worker			Senior			Unit Cost (\$)
	Stock	Replace	Cost (\$)	Stock	Replace	Cost (\$)	Stock	Replace	Cost (\$)	
Outerwear										
Coat, winter	1	1/5	36	1	1/5	36	1	1	180	180
Winter jacket	1	1/5	24	1	1/5	24	-	-	-	120
Raincoat	1	1/5	34	1	1/5	34	1	1/7	24	170
Light jacket	1	1/3	12	1	1/3	12	1	1/4	9	35
Suit	1	1/3	53	1	1/3	53	1	1/4	40	160
Slacks, casual	2	1	28	2	1	28	2	1	28	28
Slacks, dress	1	1/2	14	3	2	54	2	1/3	9	27
Sports jacket	1	1/3	40	2	1	120	2	1/3	40	120
Work pants	3	2	56	1	1/2	14	-	-	-	28
Work shirts	3	2	44	1	1/2	11	-	-	-	22
Shirts, dress	2	1	15	4	2	30	3	1	15	15
Shirts, casual (long sleeve)	3	2	42	3	2	42	3	1	21	21
Shirts, casual (short sleeve)	1	1	17	1	1	17	1	1/2	9	17
T-shirts	1	1	10	1	1	10	1	1/2	5	10
Sweat shirt	1	1/3	15	1	1/4	11	2	1/3	15	45
Sweater, pullover	2	1	25	2	1/2	13	-	-	-	25
Shorts	2	1/3	6	2	1/3	6	1	1/5	3	17
Bathing suit	1	1/3	4	1	1/3	4	1	1/5	2	12

Continued on next page

APPENDIX C-9
SOME CLOTHING STANDARDS & COSTS: MALE ADULTS

Continued

Article of Clothing	Blue Collar Worker			White Collar Worker			Senior			Unit Cost (\$)
	Stock	Replace	Cost (\$)	Stock	Replace	Cost (\$)	Stock	Replace	Cost (\$)	
Undergarments										
T-shirts or vests	3	3	11	3	2	8	3	1	4	4
Shorts/briefs	4	2	8	4	2	8	4	2	8	4
Drawers ankle length	1	1/2	5	1	1/2	5	2	1	9	9
Pyjamas	2	2/3	10	2	2/3	10	3	2/3	10	15
Bathrobe	1	1/7	6	1	1/7	6	1	1/7	6	40
Footwear										
Shoes, dress	1	1/2	23	2	1	45	2	1/2	23	45
Shoes, casual	1	1/2	18	1	1/2	18	1	1/3	12	35
Snowboots	1	1/2	35	1	1/3	23	1	1/5	14	70
Rubbers or rubber boots	1	3/4	17	1	3/4	17	1	1/3	8	23
Slippers	1	1/3	6	1	1/3	6	1	1/2	9	18
Workboots	1	3/4	60	-	-	-	-	-	-	80
Socks, light	4	4	16	4	6	24	4	4	16	4
Socks, heavy	3	3	15	1	1	5	2	2	10	5

Continued on next page

APPENDIX C-9
SOME CLOTHING STANDARDS & COSTS: MALE ADULTS

Continued

Article of Clothing	Blue Collar Worker			White Collar Worker			Senior			Unit Cost (\$)
	Stock	Replace	Cost (\$)	Stock	Replace	Cost (\$)	Stock	Replace	Cost (\$)	
Miscellaneous										
Scarf, winter	1	1/3	3	1	1/3	3	1	1/4	3	10
Gloves, dress	1	1/3	6	1	1/3	6	1	1/4	5	18
Gloves, work	1	1	4	-	-	-	-	-	-	4
Mitts	1	1/2	8	1	1/2	8	1	1/3	5	15
Belts	2	1/3	5	1	1/3	5	1	1/4	4	14
Ties	2	1	15	4	3	45	3	1	15	15
Winter hat	1	1/2	7	1	1/2	7	1	1/4	3	13
Umbrella	-	-	-	-	-	-	1	1/5	2	10
Suspenders	-	-	-	-	-	-	1	1 2	9	18
Handkerchiefs (6)	-	-	-	-	-	-	12	3	5	10
TOTAL			\$753			\$768			\$580	

APPENDIX C-10
**DRY CLEANING AND FOOTWEAR REPAIRS: SOME QUANTITY STANDARDS
(PER YEAR)**

	Boys			Male adults		
	7-11 yrs.	12-14 yrs	15-18 yrs.	White collar	Blue collar	Senior
Dry Cleaning						
Coats	1	2	2	2	2	2
Suits	-	-	1	2	2	1
Jackets	1	1	2	2	1	1
Slacks	-	2	2	3	2	2
Footwear Repairs						
Heels	1	1	1	1	1	1
Half soles and heels	1	1/2	1/2	1	1	1/2
	Girls			Female Adults		
	7-11 yrs.	12-14 yrs.	15-18 yrs.	Employed	Home Based	Senior
Dry Cleaning						
Coats	2	4	3	3	2	2
Dresses	1	2	2	4	2	2
Skirts, jumpers, pants	3/2	2	2	2	1	1
Suits	1/2	1	1	2	2	2
Footwear Repairs						
Heels	1	1	1	1	1	1
Half soles and heels	-	1/2	1/2	1	1 2	1 2

APPENDIX C-11
SOME AVERAGE DRY CLEANING AND FOOTWEAR REPAIR UNIT COSTS
(\$)

Males						
	1-6	7-11	12-14	15-18	Adult	Senior
Dry Cleaning						
Coats	9.20	9.20	11.50	11.50	11.50	11.50
Suit - 2 pc.	8.40	8.40	10.50	10.50	10.50	10.50
Jacket	4.80	4.80	6.00	6.00	6.00	6.00
Pants	4.20	4.20	5.25	5.25	5.25	5.25
Footwear Repairs						
Heels	12.50	12.50	12.50	12.50	12.50	12.50
Half soles and heels	42.50	42.50	42.50	42.50	42.50	42.50
Females						
	1-6	7-11	12-14	15-18	Adult	Senior
Dry Cleaning						
Coats	9.20	9.20	11.50	11.50	11.50	11.50
Dresses	8.00	8.00	10.00	10.00	10.00	10.00
Skirts/pants	4.20	4.20	5.25	5.25	5.25	5.25
Suits	8.40	8.40	10.50	10.50	10.50	10.50
Footwear Repair						
Heels	7.99	7.99	7.99	7.99	7.99	7.99
Half soles and heels	33.98	33.98	33.98	33.98	33.98	33.98

GUIDE FOR HOUSEHOLD BUDGETING 1995

SECTION 5.0

TRANSPORTATION

1995 SPRC GUIDE FOR HOUSEHOLD BUDGETING

SECTION 5.0 TRANSPORTATION

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5.0 TRANSPORTATION

This section provides some common household costs for public transportation as well as for private transportation. The draft Hamilton-Wentworth Official Plan, entitled, *Towards Sustainable Region*, discusses the development of an "Integrated Transportation System" to support the *Vision 2020* ideals. Some excerpts from the draft Official Plan (September, 1993), which provide an indication of the Region's transportation priorities over the next few years, are provided in Appendix D-1.

5.1 WHAT'S NEW IN THE 1995 SPRC GUIDE?

Costs related to car ownership

Private vehicle ownership is considered part of the usual transportation standard for households in Hamilton-Wentworth for budgeting purposes in the 1995 SPRC Guide. This is a digression from previous Guides, whereby car ownership was recognized as the standard means of transportation for seniors only. Although SPRC supports and promotes the use of public and alternate modes of transportation, the reality is that most residents of Hamilton-Wentworth rely on cars for transportation. Hence, costs for both public and private transportation are provided to assist users of this Guide in determining their annual transportation budget costs.

Car ownership/access rates

For budgeting purposes, public transportation has been generally regarded as the least costly means of travel within the Region. In previous SPRC Guides, budgets were provided for regular travel by public transportation only. However, Regional studies report that "The automobile is now firmly established as the primary mode of transportation in the region."¹ The number of cars available to or owned by a household increased from an average of 1.1 in 1980 to 1.4 in 1986.²

Changes in the Regional labour force characteristics

It was estimated, in setting standards for previous Guides, that a two-parent household with two children and one employed adult would need to spend three times more for transportation if it owned a car than if it relied on public transportation. However, the economic situation and labour force participation rates indicate that a two-parent household with one employed adult only, may not be an appropriate standard for this Region. In 1991 in Hamilton-Wentworth, a total of 51,515 females aged 15+ with children at home were in the labour force while 25,165 were not in the labour force³. (Similar labour force statistics were not available for men aged 15+ with or without children at home.) And in 1991, only 5,525 males and 4,875 females in the employed labour force in Hamilton-Wentworth worked at home⁴. 56,290 of the 115,205 males in the employed labour force and 57,235 of the 98,450 females in the employed labour force in Hamilton-Wentworth worked within the census subdivision of their residence⁵. Data shows that "84% of residents travel to work within the Region, while the number of residents who travel to work outside the Region increased from 23,100 in 1981 to a significantly higher 31,900 in 1986. Hamilton-Wentworth residents continue to rely on the automobile as the primary means of transport"⁶.

Changes in driving habits

Based on the standards used in previous SPRC Guides, retired seniors would probably not accumulate as many kilometres in a year as an employed adult with children still living at home. Table 5.d notes that the average adult puts 24,000 km on his/her car each year. The previous SPRC Guide notes that a senior couple may only drive 9,400 in a year. Thus, the costs would be much different for this senior household.

Comparative costs for households driving 16,000 km, 24,000 km and 32,000 km per year are provided to reflect the greater reliance on private transportation in this Region.

5.2 IN GENERAL

Depending on household circumstances, the cost advantage of public over private transportation will not always be obvious. In any given case, judgement must determine whether the car is a matter of necessity or convenience. An automobile may be needed to reach places of work, to allow drivers to complete several errands in less time than it would take to complete those errands using public transportation, to allow households living outside the city core access to a greater variety of goods and services (and competitive prices), and allow households to participate in cost- and time-saving car pooling arrangements. These considerations may be particularly important to single parent households and two-earner households that have limited time available to dedicate to the responsibilities of daily life. In terms of cost, private transportation can be used economically for collective household purposes as a car or van can carry four or more persons as cheaply as one. In terms of healthy living, the benefits of readily available transportation on stress reduction should be considered along with the negative effects of pollution and costs of private vehicle ownership.

Sections 5.3 of this section of the 1995 SPRC Guide provides some standards and costs for public transportation in Hamilton-Wentworth, including bus fares, cab fares, and fares for special needs travellers. Section 5.4 provides some standards and costs for car ownership.

It is recognized that some households utilize both public and private transportation systems. Section 5.5 discusses some special considerations that may be relevant to particular households and that may affect the overall transportation costs of individual households.

5.3 COSTING PROCEDURE - PUBLIC TRANSPORTATION

Costs for public transportation are based on an average number of trips required for employment, school attendance, shopping and social and recreational activities of households using the Hamilton Street Railway (HSR) bus system. Appendix D-2 shows the standard number of fares certain groups of people would commonly use, based on standards used in previous SPRC Guides. Costs for HSR, cab, and DARTS (Disabled and Regional Transit System). Table 5.a shows the schedule of fares for different categories of riders using the Hamilton Street Railway bus system. Table 5.b shows the yearly costs of public transportation.

It should be noted that no costs for trips taken outside the city have been estimated; such trip costs should be added to the above list of expenses. Vacation travel costs are included in the "Recreation" budget (section 11.0 of this Guide).

Supplementing public transportation with cab fares

One taxi fare weekly is allotted to all seniors in addition to regular bus fare, for a return trip from supermarket shopping. Another 25 taxi fares are allotted to seniors annually for other purposes, e.g., for transportation to a special event, a health care appointment, a shopping trip resulting in several or large purchases that cannot be carried easily onto public transportation, or for situations when the senior does not feel safe using the public transportation system (e.g., after dark).

It may be useful for individuals who are not seniors to consider the benefits of taking a taxi rather than public transportation under certain circumstances. For example, a single parent travelling with young children, individuals who may purchase several or large items during a shopping trip, and women and young adults travelling after dark may find travelling by taxi less stressful than using the public transportation system. Although this may not be a regular expenditure, it may be useful for some households that regularly depend on the bus system to include some funds for taxi fares in the monthly budget.

Accessible transportation services

The DARTS (Disabled and Aged Regional Transit System) buses operating in the Region provide accessible transportation for seniors and persons with disabilities through their fleet of specially designed and equipped vehicles. However, users of this service are asked to book their travel arrangements at least a day or two in advance to ensure timely pick-up. DARTS can be reached by calling (905) 529-1212.

In the fall of 1994, Regional Council approved a program that offers a 50% subsidy to persons with disabilities who prefer to travel by taxi. Further information about this program can be obtained by calling Accessible Transportation Services at (905) 528-4000, extension 440.

TABLE 5.a:
PUBLIC TRANSPORTATION: SCHEDULE OF FARES, SPRING 1995

Rider category	Bus (actual cost as per HSR)	% change from Fall 1990
Adult (Pass)	\$55.00 / month	+27.47
Adult (Tickets)	\$1.35 / ticket	+17.39
Adults (Cash fare)	\$1.70	+47.82
Student ¹ (Pass)	\$40.00 / month	+31.14
Student (Tickets)	\$0.95 / ticket	+26.66
Student (Cash fare)	\$1.70	+126.66
Child ² (Pass)	\$40.00 / month	--
Child (Tickets)	\$0.95 / ticket	+ .90
Child (Cash fare)	\$0.95 / ticket	+ .90
Seniors (Pass)	\$40.00 / month	--
Seniors (Pass)	\$115.00 / year	+31.47
Seniors (Tickets)	\$0.95 / ticket	+26.66
Seniors (Cash fare)	\$1.70	+126.66

Taxis

\$2.15 to start and \$1.10 per km. thereafter.³
(No change from 1990.)

Average taxi fare is approximately \$9.60⁴

DARTS: (Transportation for seniors and persons with disabilities)

Cost is 10 tickets (1 ticket per trip) for \$17.00

(+41.66% increase from 1990.)

¹Students' fare is for persons in high school (not college or university) up to age nineteen (inclusive) as long as they have a school student I.D. card. College or university students are considered adult fare rates.

²Child fare applies to children ages five to high school.

³Actual taxi costs based on Blue Line Taxi Company, Hamilton.

⁴Average fare cost for a taxi is based on a study conducted by the Richmond Hill and Area Social Planning Council's Basic Living costs in Richmond Hill (January 1980) updated using the Consumer Price Index in the 1990 SPRC Budget Guide, and confirmed by Blue Line Taxi of Hamilton in 1995.

TABLE 5.b:
PUBLIC TRANSPORTATION COSTS PER YEAR WITHIN* HAMILTON-WENTWORTH

Adult, employed	Bus (pass)	\$660.00	Senior, individual	Bus (pass)	\$480.00
	Bus (tickets)	\$864.00		Bus (tickets)	\$564.30
	Bus (cash fare)	\$1,088.00		Bus (cash fare)	\$1,009.80
	Taxi	\$57.60		Taxi - food shopping	\$499.20
Adult, home based	Bus (pass)	\$660.00		Taxi - other	\$240.00
	Bus (tickets)	\$210.60	Senior, couple	Bus (pass)	\$960.00
	Bus (cash fare)	\$265.20		Bus (tickets)	\$705.50
	Taxi	\$57.60		Bus (cash fare)	\$1,343.00
Child, age 5 or less	(bus)	Free		Taxi - food shopping	\$499.20
Child, age 6-11	(bus)	\$49.40		Taxi - other	\$480.00
Student, with school I.D. card	Bus (pass)	\$480.00	Person with disabilities	DARTS	\$1,098.20
	Bus (tickets)	\$469.30	Individuals with disabilities who choose to utilize the Region's "Accessible Transportation Services" program should include estimates of the number of taxi fares they would need and divide this cost by 50%.		
	Bus (cash fare)	\$797.30			

*The cost of any trips taken outside the city has not been included. Vacation travel costs are considered in section "11.0 Recreation".

Stipends for personal transportation services

It should be noted that seniors and others may sometimes obtain transportation from friends or relatives rather than a cab company, and the equivalent cab fare may be given directly to the driver or spent on a small gift or treat for the driver to maintain goodwill and retain the passenger's dignity. This stipend should also be included in the budget.

5.4 COSTING PROCEDURE - PRIVATE TRANSPORTATION

The cost of owning and operating an automobile can be a major household expense. Costs of owning a car include the purchase price, automotive taxes, gasoline, parts, accessories and car insurance. The information contained in this section was obtained from the Canadian Automobile Association's 1994-1995 Car Costs.

This information is designed to help users of the 1995 SPRC Guide calculate what it costs to own and operate a car. There are national average figures to follow, or you may use the chart at the end of this section to log your personal expenditures which would give you a precise picture of what you are paying per year to run your car.

The cost breakdown in Table 5.c is based on the costs to operate a: "1994 Chevrolet Cavalier RS four door sedan - 2.2 litre 4 cylinder-equipped with standard and optional accessories including automatic transmission, power steering, power disc brakes, AM-FM stereo, rear window defogger, engine block heater and heavy-duty battery", driven 24,000 kilometres per year.

All figures reflect average costs of a vehicle operating primarily under stop-and-go driving conditions (i.e., the type of driving that occurs in cities rather than highway driving). Costs are weighted by the population of each province in order to establish a nationwide composite average value.

Gasoline costs are based on 52.4 cents per litre. Insurance is predicted on a "commutation" category where the vehicle is driven less than 16 kilometres to or from work and there is no youthful operator.

Variable (or operating) costs include gas and oil, maintenance, and tires. Fixed (or ownership) costs are insurance, licence, registration, taxes, and depreciation.

TABLE 5.c: SOME AVERAGE COSTS OF OWNING A CAR

OPERATING COSTS	Average per kilometre
Fuel and oil ¹	5.59 cents
Maintenance	1.95 cents
Tires	0.86 cents
Total	8.40 cents
OWNERSHIP COSTS	Average per year
\$100.00 deductible comprehensive \$250.00 deductible collision \$500,000 inclusive third party liability	\$1,102.00 (total insurance cost)
Snow tires	\$61.00
License and registration	\$105.00
Depreciation ^{2,3}	\$3,287.00
Finance expense (11.0% interest 20% down payment, four year loan)	\$831.00
Total annual (or \$14.76 per day)	\$5,386.00

¹The gas and oil amount reflects the purchase of no-lead regular grade gasoline based on a combination of 70% self-service and 30% full-service gasoline prices.

²The depreciation factor of \$3,287.00 is an average annual figure predicated on car trade-in value of the Cavalier RS at the end of four years with 96,000 kilometres on the odometer.

³For kilometrage in excess of 24,000 kilometres annually, an additional depreciation allowance of \$79.00 per thousand should be added to the ownership costs.

Using the figures presented in Table 5.c above, it is fairly easy to compute annual driving costs, and it can be shown that *the amount of driving has a direct relationship to the cost per kilometre of driving*. For example, the average motorist drives about 24,000 kilometres a year. The following table illustrates the effect on cost of driving 16,000 kilometres, 24,000 kilometres, or 32,000 kilometres per year:

**Table 5.d: EXAMPLES OF ANNUAL COSTS FOR DIFFERENT DISTANCES DRIVEN
PER YEAR**

Example #1:	16,000 kilometres @ 8.40 cents	\$1,344.00
	365 days @ \$14.76 per day	<u>\$5,387.00</u>
		\$6,731.00 (or 42.1/km.)
Example #2:	24,000 kilometres @ 8.40 cents	\$2,016.00
	365 days @ \$14.76 per day	<u>\$5,387.00</u>
		\$7,403.00 (or 30.8/km.)
Example #3:	32,000 kilometres @ 8.40 cents	\$2,688.00
	365 days @ \$14.76 per day	\$5,387.00
	8,000 km. @ \$79.00/1,000 km.	<u>\$ 632.00</u>
		\$8,707.00 (or 27.2/km.)

It is important to note that although the cost *per kilometre* decreases as you drive your car more, in fact the *total* cost of driving increases.

5.5 SPECIAL CONSIDERATIONS

Seniors' issues

Car ownership for seniors is assumed in the 1995 SPRC Guide as in previous versions, as the labour-saving features of car ownership was thought to have a greater importance for seniors. Some seniors, who live further from fixed public transit routes or who may be experiencing poor health, have additional reasons for requiring an automobile.

However, in longer-term budget planning, seniors and the persons on whom they depend (e.g., grown children) should consider possible changes in circumstances. For example, some seniors may become less comfortable driving as they get older, and may decide to limit the times in which they feel comfortable driving (for example, they may notice that their night vision is not as good as it used to be); or licensing restrictions may be imposed that limit a senior's driving privileges. In these cases, the seniors may decide to utilize the public transportation system.

On the other hand, the person on whom a senior depends (e.g., a grown son or daughter) may consider his or her responsibility toward the senior in determining whether he or she should become an automobile owner, or increase the household transportation budget to reflect increased use of the household vehicle to assist the older adult with transportation needs.

Issues for households with new drivers

Households that have members who are learning to drive under the new graduated licensing system introduced by the Province of Ontario in 1994 may want to consider some of the implications for the household transportation costs. For example, extra money for fuel and insurance costs may be budgeted to allow the new learner to gain experience by providing access to a household vehicle. Similarly, money may be set aside in the household budget to accommodate the cost of an approved driver's education course. Such courses reduce the time it takes for a new learner to move through the first phase of the graduated licensing system, and usually result in a reduced car insurance rate for that individual.

Providing a learner with access to a private vehicle may or may not lessen costs of public transportation, if it had been accessed prior to obtaining the graduated license. If the new driver uses a bus pass, then the flat rate paid monthly or annually is not affected. If the experienced driver who accompanies the learner⁷ loses time from the regular schedule of activities, then he or she may choose to drive the vehicle to save time rather than walk or use public transportation to access places that would otherwise be reached that way. These are considerations that should be included when planning a household budget.

Vehicles powered by natural gas

An increasing number of individuals who purchase a new or used vehicle are converting the vehicle to run on natural gas. Not only does the conversion save money for the car owner (e.g., gasoline that costs 53.5 cents/litre translates into the equivalent of 36.0 cents/litre of natural gas), but natural gas is a cleaner-burning fuel that pollutes the environment less than does gasoline. Currently the Hamilton Street Railway operates 40 of its 120 buses on natural gas (conversion of the entire fleet is expected by the year 2005)⁸, and certain fleets of taxis in the Region operate on natural gas also. Provincially, there were about 10,000 vehicles powered by compressed natural gas in 1993.⁹

The actual tank installation costs and rebates, average operating costs and savings for particular vehicles can be obtained from Consumers Gas or Union Gas, or from the increasing number of service stations in the Region where natural gas is available for purchase. Some government and natural gas company incentives are available that may assist the buyer with the cost of conversion and the costs of refilling/refuelling.

Parking costs

The costs of parking vehicles have not been included in this Guide. These costs are variable, as some individuals must pay for parking while at work, some pay for parking when shopping, and parking expenses should be considered when budgeting travel costs for trips away from home taken by private vehicle. Although the current Guide does not provide parking costs because of the variability among households, individual household budgets should reflect the various applicable parking expenses.

Regional bicycle commuter study

The Region is promoting the use of bicycles for transportation (see Appendix D-1), particularly through initiatives that are attempting to make the area more "bicycle-friendly". To date, the Regions has:

- converted an abandoned rail line into a 6.5 kilometers trail for crossing the escarpment;
- added 2.5 kilometres of paved bike lanes on Wilson Street between west Hamilton and Ancaster; and

- introduced over 150 bicycle rack spaces for cyclists to park their bicycles in downtown Hamilton.¹⁰

For household members who make relatively short trips to work, school, or for other activities, it may be worthwhile to invest in a bicycle rather than commit all transportation funds to car and/or bus fare.

ENDNOTES FOR 5.0 TRANSPORTATION

1 Regional Task Force on Sustainable Development, (no date), Land Use and Transportation, p. 3.

2 Ibid., p. 4.

3 Ibid., p. 126.

4 Statistics Canada, Profile Series - Part B, Ottawa: Industry, Science and Technology Canada, 1993, 1991 Census of Canada. In Health Priorities Analysis Unit, Faculty of Health Sciences, McMaster University (April, 1994), Fact Book on Hamilton-Wentworth, pp. 129-30

5 Ibid.

6 Regional Task Force on Sustainable Development, p. 4.

7 Level 1 of the new graduated licensing system requires that "a fully licensed driver who has at least four years of experience must sit in the front passenger seat" while the learner drives. The accompanying experienced driver is expected "to help new drivers develop their skills, remind them about the rules of the road and warn them about dangers they may not see. ...Accompanying drivers are also there to take the wheel" if the learner needs to use a 400-series highway or continue a trip after midnight, for example (when learners are not allowed to drive). Level 1 of the graduated licensing system lasts for about 12 months, or 8 months if the learner completes an approved driver education course. From Insurance Bureau of Canada (March, 1995), *Ready for the road... Earning your driver's licence in Ontario's graduated licensing system.* (n.p.)

8 Regional Municipality of Hamilton-Wentworth (January, 1995), On The Trail To Vision 2020, "Regional Transportation Review" (n.p.).

9 Ontario Ministry of Environment and Energy (March, 1993), Energy Matters: Fascinating Facts, n.p.

10 Ibid.,

BUDGET WORKSHEET FOR SECTION 5.0 TRANSPORTATION

IN ALL CALCULATIONS, USE ANNUAL COSTS

	Column 1	Column 2
PUBLIC TRANSPORTATION:		
Total costs for bus passes (use Table 5.b):	\$ _____	
ADD/OR: Total costs for bus tickets:	\$ _____	
ADD/OR: Total costs for cash fares:	\$ _____	
ADD/OR: Total costs for taxi service:	\$ _____	
ADD/OR: Total costs for DARTS and Regional taxi program:	\$ _____	
ADD: Nominal stipend to drivers (friends, family members):	\$ _____	
	<hr/>	
Subtotal 1:	\$ _____	\$ _____
(Carry this figure to Column 2)		
IF YOU OWN A CAR:		
Total operating and ownership costs from Table 5.c:	\$ _____	
ADD: Cost of gas above 53.4 cents/litre	\$ _____	
ADD: Insurance - premium if distance to work is greater than 16 kilometers	\$ _____	
ADD: Insurance - premium if a youthful/inexperienced operator is covered in the plan	\$ _____	
ADD: Loan cost for your vehicle above \$831/year	\$ _____	
ADD: Extra depreciation for kilometrage above 24,000 km/year	\$ _____	
ADD: Cost of tires beyond that shown in Table 5.c:	\$ _____	
ADD: Public transportation costs (if not included above)	\$ _____	
ADD: Taxi fares (if not included above)	\$ _____	
ADD: Parking costs (for work, shopping, special events)	\$ _____	
	<hr/>	
Subtotal 2:	\$ _____	\$ _____
(Carry this figure to Column 2)		
BICYCLE COSTS (purchase, maintenance)"		\$ _____
		<hr/>
TOTAL TRANSPORTATION COSTS:		
(Add figures in Column 2)		\$ _____

APPENDIX "D"

APPENDIX D-1 REGIONAL TRANSPORTATION PRIORITIES

The following excerpts from the draft Regional Official Plan (September, 1993)¹ provide an indication of the Region's transportation priorities over the next few years:

Integrated Transportation System

"The movement of people and goods is vital to the prosperity of this Region. An integrated transportation system (combining transit, vehicles, bicycles, air and water transport and pedestrian movements) is required which stresses easy pedestrian, transit and vehicular access to all basic needs and supports a sustainable development pattern.

"Because there is a direct link between land use planning (densities, mix and proximity of uses) and transportation, emphasis will be placed on accessibility and reducing reliance on the automobile by promoting alternative modes of transportation, such as public transit, walking, and cycling to all urbanized areas of the Region." (p. C-28)

Public Transit

"Public transit provides mobility for those who do not have access to an automobile. The use of public transit has environmental advantages over the automobile, such as reduced emissions and traffic congestion. Its promotion will involve a collective effort from public and private sectors, business, and individuals.

"With improved access to viable alternative forms of travel, the residents of this Region will be able to access work, school, and recreation facilities in a more efficient, environmentally sensitive, and eventually more economical manner. Public transit as the major alternative will form a significant portion of the overall transportation system.

"The public transit system should be affordable, efficient, convenient and accessible, stressing easy access to activity areas. Transit service must be provided at a level sufficient to move people throughout the urbanized area of the Region and especially into the Regional Centre in downtown Hamilton. Inter-city commuter transit connections to the Greater Toronto Area must also be enhanced as an essential component of the public transit system." (p. C-31)

¹ Regional Municipality of Hamilton-Wentworth, Regional Planning and Development Department (September, 1993), Draft Official Plan: "Towards a Sustainable Region".

Bicycling

“An increased interest in bicycle use for commuting and recreation has occurred in Hamilton-Wentworth. This trend also promotes a reduction in pollution, energy conservation, and cost savings, not to mention significant health benefits. As a result, the Region acknowledges that cycling is an essential form of transportation for many residents...”. (p. C-33)

Pedestrian Movement

“As a mode of travel, walking has been relegated to mainly a recreational activity. Existing land use patterns and the almost total reliance on the automobile are major contributors to this trend. However, the development of mixed use areas, increased use of transit and the emergence of a health conscious society, indicate the need for new approaches, emphasizing walking as an important facet of our sustainable lifestyle. Pedestrian movement should be encouraged by establishing land use patterns and street designs that facilitate walking to work and other activities.” (p. C-34)

APPENDIX D-2
SOME STANDARDS FOR PUBLIC TRANSPORTATION

ADULTS	Employed	Home Based	SENIORS	One Person Household	Two Person Household
Within Hamilton-Wentworth			Within Hamilton-Wentworth		
To work	484 fares	--	Bus	594 fares	790 fares
Other	156 fares	156 fares	Taxi - food	52 fares	52 fares
Taxi	6 fares	6 fares	Taxi - other	25 fares	50 fares
Outside Hamilton-Wentworth			Outside Hamilton-Wentworth		
Bus or railway	325 km.	325 km.	Railway or Bus	1,000 km.	2,000 km.
CHILDREN	5-11 yrs. old	12-19 yrs. old (with student I.D. card)	PERSON WITH DISABILITIES	Employed	Not Employed
Within Hamilton-Wentworth			Within Hamilton-Wentworth		
To school	--	390 fares	To work	484 fares	---
Other	52 fares	104 fares	Other	162 fares	162 fares
Outside Hamilton-Wentworth			The Region's "Accessible Transportation Services ((905) 528-4000) offers a 50% subsidy to persons with disabilities who prefer to travel by taxi.		
Bus or railway	325 km.	325 km.			

GUIDE FOR HOUSEHOLD BUDGETING 1995

SECTION 6.0

UTILITIES AND FUEL

1995 SPRC GUIDE FOR HOUSEHOLD BUDGETING

SECTION 6.0 UTILITIES AND FUEL

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6.0 UTILITIES AND FUEL

This section provides some household costs for home heating and utilities. The home heating costs apply to households that use fuel oil, natural gas, and electricity. The utility rates include natural gas, water consumption and electrical rates.

6.1 WHAT'S NEW IN THE 1995 SPRC GUIDE?

Research for the current update of the SPRC Guide shows that some technological advances have been made in the ways that consumers can heat and operate their homes. The technological advances provide more choices for different kinds of heating and utility expenditures, both in terms of price ranges and the environmental impact of their choices.

This section of the Guide provides information that reflects a broader range of heating and utilities options than that available in previous years. For example, the home heating section in general has been significantly expanded to reflect the variety of energy sources and furnace efficiencies available. Similarly, three sizes of water heaters have been included in the 1995 SPRC Guide's natural gas costs, to reflect better the different needs of households of various size.

In addition, some Appendices have been included that demonstrate the growing general concern with environmental issues and strategies to help households become more efficient consumers of non-renewable natural resources. This is in keeping with the SPRC and Regional Municipality of Hamilton-Wentworth's vision for sustainable development¹. For example, the "Green Community Initiative" is beginning to develop projects for homeowners, schools, and businesses which reduce waste, water, and energy consumption.²

6.2 IN GENERAL

Working through this section of the 1995 SPRC Guide

In order to work through this section of the Guide, you need to know:

- Home heating: How is your home heated? Oil furnace? Gas furnace? Is your furnace high-medium- or low efficiency? etc.
- Utilities:
 - Cooking: Does your stove use natural gas or electricity?
 - Water heating: Does your water heater use natural gas or electricity?
 - Water consumption: Do you have a water meter? Do you need to estimate your water consumption?

General comments about costing

Quantities of gas and electricity for cooking, water, heating, lighting and operating household appliances were supplied by Hamilton utility companies. However, it must be stressed that the figures shown represent average consumption levels only, since *there is no accurate means available by which to develop quantity standards based on household size*. Thus, the quantity standards shown by household size, and the resulting costs, are intended as general guides only. Variations in actual amounts used by individual households can be expected.

This section of the 1995 SPRC Guide presents common expenditures for home heating and utilities, in that order.

6.3 HOME HEATING

Costing procedure

Annual heating costs vary according to the type of energy source used. Table 6.a compares average annual heating costs by type of fuel and electricity. Oil costs are based on the Union Gas franchise area average of \$0.351 per litre (1994). Natural gas prices are those in effect in November, 1994. Electricity costs are based on an average 1994 cost of \$0.07279 per kilowatt hour (kwh) for heating calculated as an average of electrical prices in the Union Gas franchise area. The calculations also assume:

- 1) an oil furnace with a seasonal operating efficiency of 78% (flame retention head burner)
- 2) an average operating efficiency of 63% for an old (pre-1992) conventional gas furnace
- 3) an average seasonal operating efficiency of 80% for a new standard (mid) efficiency furnace and 97% for a high efficiency gas furnace
- 4) the all-electric heat pump has a seasonal operating efficiency factor of 2.1
- 5) propane costs are based on the Union Gas franchise area average of \$0.354/litre (1994)
- 6) propane furnace efficiencies are assumed to be the same as natural gas furnaces
- 7) GST is not included in the calculations.

Special considerations

Oil furnaces without a flame retention head burner are less efficient and will therefore have a higher annual heating cost. It should also be noted that since no two homes are alike, it is difficult to give an accurate cost to heat one's home with any energy source. Factors such as the following play a role: the operating efficiency of the heating system; how well it is maintained; how energy efficient the home is; particular lifestyles; and so on.

Solar heating

The Regional Chairman's Task Force on Sustainable Development is exploring non-mainstream forms of energy production that may be useful in the Hamilton-Wentworth area. A report prepared for this Task Force suggests that, "Solar heat could, in principle, supply much of the low grade heat (e.g., for water or air heated to 140° Celsius) used in Canada."³ In its *Draft Official Plan* (September, 1993), the Region stated its commitment to energy conservation and that it will: "Promote innovation in housing design to facilitate the construction of energy efficient housing and encourage and promote the utilization of solar energy for space heating, where feasible." (p. B-3)

Utilizing solar heat is one environmentally sound initiative that can be undertaken by individual households and that can save energy costs in the long term. Energy, Mines and Resources Canada has published a document entitled, Solar Water Heaters: A Buyer's Guide (May, 1987) which explains new technology related to this energy source. Although initial expenditure for a solar heater is high, yearly energy savings can be realized every year from the first year of operation. A table showing the energy savings that can be realized using solar heating rather than electricity, oil, natural gas or propane is included in Appendix E-1.

**TABLE 6.a: AVERAGE ANNUAL HOME HEATING COSTS IN ONTARIO
BY TYPE OF FUEL AND ELECTRICITY**

FUEL OIL (Flame Retention)		NATURAL GAS (Conventional Furnace, standing pilot)		NATURAL GAS (Mid-Efficiency)		NATURAL GAS (High Efficiency)		ELECTRICITY (Forced Air Furnace or Baseboard Resistance)	
Amount of Oil (litres)	Cost (\$)	Amount of Natural Gas (cu. m)	Cost (\$)	Amount of Natural Gas (cu. m)	Cost (\$)	Amount of Natural Gas (cu. m)	Cost (\$)	Amount of Electricity (kwh)	Cost (\$)
1500	527	1902	491	1498	406	1288	361	12574	917
1750	614	2219	447	1747	458	1503	407	14670	1,069
2000	702	2536	624	1997	511	1718	452	16766	1,222
2250	790	2853	691	2247	563	1933	497	18861	1,375
2500	878	3170	758	2496	616	2147	542	20957	1,528
2750	965	3487	825	2746	668	2362	588	23053	1,681
3000	1,053	3804	891	2995	721	2577	633	25149	1,833
3250	1,141	4121	958	3245	774	2791	678	27244	1,986
3500	1,229	4438	1,025	3495	826	3006	723	29340	2,139
3750	1,316	4755	1,092	3744	879	3221	769	31436	2,292
4000	1,404	5072	1,158	3994	931	3436	814	33531	2,444
4250	1,492	5389	1,225	4244	984	3650	859	35627	2,597
4500	1,580	5706	1,292	4493	1,037	3865	904	37723	2,750

From Union Gas (October, 1994). Annual Energy Costs Comparison.

6.4 UTILITIES

Natural gas

The costs for natural gas by consumption rates are listed in Table 6.b. Some costs and consumption rates costs for households of different sizes using natural gas, based on these values, are presented in Table 6.c.

TABLE 6.b: NATURAL GAS COSTS BY CONSUMPTION RATES, April 1995*

1)	21.0671 cents for the first 1400 cubic metres (m ³)
2)	17.5834 cents for the next 4600 m ³
3)	16.3508 cents for the next 124,000 m ³
4)	15.4564 cents for the next 270,000 m ³
5)	15.3346 cents for all quantities over 400,000 m ³

There is a minimum monthly charge of \$7.50

*Source: Union Gas, Hamilton Local Office

TABLE 6.c: ESTIMATED ANNUAL NATURAL GAS COSTS FOR HOME USAGE*

No. of Persons in Household:	1	2	3	4	5+ (For each additional person add:)
Cooking Only (m ³)	272	380	488	596	108
Annual Cost	\$57.30	\$80.05	\$102.81	\$125.56	\$22.75
Water Heating Only (m ³)	340	476	612	748	136
Annual Cost	\$71.63	\$100.28	\$128.93	\$157.58	\$28.65
WATER HEATER RENTAL Annual Cost					
No. of Persons in Household:	1	2	3	4	5+
40 Gallon (\$4.66/mo.)	\$55.92	\$55.92	\$55.92	\$55.92	\$55.92
Direct vent (\$8.15/mo.)	\$97.80	\$97.80	\$97.80	\$97.80	\$97.80
50 gallon (\$5.80/mo.)	\$69.60	\$69.60	\$69.60	\$69.60	\$69.60
Direct vent (\$9.30/mo.)	\$111.60	\$111.60	\$111.60	\$111.60	\$111.60
60 gallon (\$7.00/mo.)	\$84.00	\$84.00	\$84.00	\$84.00	\$84.00
Direct vent (\$10.40/mo.)	\$124.80	\$124.80	\$124.80	\$124.80	\$124.80

*Note: Natural gas rates experienced a decrease effective April 1, 1995 although actual figures will not be available until later this summer. The decrease is expected to be about 6%, according to a Union Gas spokesperson, and retroactive to April 1, 1995. The expected decrease is primarily due to a decrease in the cost of Western supplies of natural gas.

Water heating

The following information on water heating rates and annual costs is from the Union Gas (October, 1994) pamphlet entitled, Save with...Natural Gas Water Heaters.

Table 6.d compares rates in several Hamilton-Wentworth communities. (GST is not included in the calculations.) The calculations are based on a family of four using 236 litres of hot water per day. Space heating is assumed to be natural gas.

The electricity cost is based on the residential prices in effect in 1994 in each community, and assumes an average seasonal operating efficiency of 87%.

The natural gas cost is based on natural gas prices in effect as at October, 1994, and assumes an average seasonal operating efficiency of 56% for conventional and power vented water heaters. The annual operating cost of power vented water heaters is approximately \$5 per year more than for conventional water heaters.

**TABLE 6.d: HOT WATER HEATING RATES FOR SOME COMMUNITIES IN
HAMILTON-WENTWORTH**

Community	Electric End Rate (\$/kwh)	Annual Energy Cost Electric	Annual Energy Cost Natural Gas
Ancaster	0.0783	\$443	\$176
Dundas	0.0751	\$424	\$176
Hamilton	0.0740	\$418	\$176
Stoney Creek	0.0703	\$397	\$176
Ontario Hydro - Rural	0.0802	\$453	\$176
Average - Conventional	0.0729	\$427	\$176
Average - Power Vented	0.0729	\$427	\$181

Typical daily hot water consumption rates for households of different size are presented in Appendix E-2.

Water

In Hamilton-Wentworth, some homes pay their water bill according to their water meter (by consumption) while unmetered homes pay according to the assessed value of the home. Table 6.e represents average cost calculations for both metered and unmetered homes and applies generally to a six room house with one bathroom sink, one bathtub, one toilet, one kitchen sink and one pair of laundry tubs; using a standard of 152.4 m³ (cubic metres) every 3 months. Prices quoted are current as of January 1, 1995.

Appendix E-3 provides some suggestions on how to lower water consumption in your home. You can use the "Water Audit Worksheet" included in Appendix E-3 to determine how much water you use, then use Table 6.e to determine the cost of that amount of water consumption.

The Region has been promoting water conservation by making home water conservation kits available to Regional residents for the nominal cost of \$10 each. To date, over 11,000 kits have been sold. These kits have the potential of reducing home water consumption by 20%.⁴

TABLE 6.e: ESTIMATED COST OF WATER**1995 Water and Sewer Rates**Minimum Charge

- \$7.59 for the first 14 m³ (cubic metres) (residential)
- \$7.82 quarterly rate plus penalty (residential)

Consumption Rate

- \$0.3521 for every cubic metre thereafter (residential)
- \$0.3630 quarterly rate penalty (residential)

Sanitary Sewer Surcharge Rate

- Sanitary sewage charge of 94% of water consumption
- If the standard is 152.4 m³, then the expected cost would be \$619.96 per year (for the house described above).

Electricity

Costs of electrical energy can vary greatly from household to household depending again upon such factors as household size, consumption and personal preferences. The estimates shown in Table 6.f represent averages and distinguish between households with rented and with owned water heaters. Current prices are:

- 1) 12.13 cents for the first 500 kilowatt hours (kW.h) every 2 months
- 2) 7.34 cents for all additional kilowatt hours (kW.h) every 2 months

Some typical electrical consumption figures for heating and appliances/lighting by month, shown as percentages of the annual total, are included in Appendix E-4. Some typical monthly appliance electricity consumption rates, are provided in Appendix E-5.

TABLE 6.f: ESTIMATED ANNUAL ELECTRICITY COSTS IN HAMILTON-WENTWORTH

No. of Persons in Household:	1	2	3	4	5+ (For each additional person add:)
Baseload ¹ (kW.h)	3000	3500	4000	4500	500
Cost	\$244.15	\$280.67	\$317.55	\$354.25	\$60.65
Baseload and Cooking (kW.h)	3600	4400	5200	6000	800
Cost	\$288.19	\$346.91	\$405.91	\$464.35	\$97.04
Baseload, Cooking, Water Heating (Customer owned 60 gallon tank)	8800	9600	10400	11200	---
Cost	\$669.87	\$728.59	\$787.31	\$846.03	---
Baseload, Cooking, Water Heating (Rental ² of a 60 gallon tank)	8800	9600	10400	11200	---
Cost	\$753.87	\$812.59	\$871.31	\$930.03	---

¹ Costs for lighting and operating household appliances - radio, television, iron and other small appliances. Electrical costs assume that baseload will be consumed first.

² Water heater rental is based on a 60 gallon tank rental at a base cost of \$84/year. There are variations based on the square footage of the home.

ENDNOTES FOR 6.0 UTILITIES AND FUEL

1The Regional Municipality of Hamilton-Wentworth, Planning & Development Department (May 10, 1991), Discussion Paper No. 9, Energy, Waste and Resource Consumption, Prepared for The Regional Chairman's Task Force on Sustainable Development.

2The Regional Municipality of Hamilton-Wentworth (January, 1995), On The Trail To Vision 2020 (n.p.).

3The Regional Municipality of Hamilton-Wentworth, Planning & Development Department (May 10, 1991), Discussion Paper No. 9, Energy, Waste and Resource Consumption, p. 10. Prepared for The Regional Chairman's Task Force on Sustainable Development.

4The Regional Municipality of Hamilton-Wentworth (January, 1995), (n.p.).

BUDGET WORKSHEET FOR SECTION 6.0 UTILITIES

IN ALL CALCULATIONS, USE ANNUAL COSTS

Fill in only those lines that pertain to your household:

HOME HEATING AND UTILITIES

Fuel oil: \$ _____

Natural gas:

- Heating \$ _____

- Appliances \$ _____

- Water heating \$ _____

Electricity

- Heating \$ _____

- Appliances \$ _____

- Water heating \$ _____

Alternatives:

- Wood stove (purchase, wood) \$ _____

- Solar heating (purchase of system) \$ _____

WATER AND SEWER COSTS: \$ _____

TOTAL HOME HEATING, UTILITIES AND WATER & SEWER

COSTS: \$ _____

APPENDIX "E"

APPENDIX E-1

SOLAR HEATING: HOW MUCH MONEY WILL YOU SAVE?¹

The amount of money you will save after purchasing a solar water heater depends very much on the system capacity, operational efficiency, and, most importantly, on the size of the hot water load. These savings can be roughly calculated from the solar contribution of the water heater. The solar contribution depends on the size of the water heater and the type and number of solar collectors. Solar contributions can vary from 4 to 15 gigajoules² of energy per year. To translate these energy contributions into dollar savings follow steps 1 to 4 below:

Step 1: In the Table of Yearly Energy Savings, find the line corresponding to the solar contribution of your solar water heater in gigajoules per year (GJ/yr).

Step 2: Read off the energy savings in kWh of electricity, litres of oil or propane, or cubic metres of natural gas, depending on the fuel you use for water heating. Write this value in Box "1" (see next page).

Step 3: On a recent electricity, gas, oil or propane utility bill find the amount you paid and the amount of kWh, litres, or cubic metres of fuel used. If you are paying a fixed monthly rate, call your utilities company for this information. Write these two figures in Boxes "2" and "3" (see next page).

Step 4: Multiply the number in Box "1" by the number in Box "2" and divide the answer by the number in Box "3" (see next page). The answer will be an approximation of savings possible with your solar water heater during the first year.

For example, a solar water heater with a solar contribution of 10 GJ/yr would save approximately 400 litres of oil every year. If a recent oil bill showed that 1,000 litres of oil cost \$350, then the first year savings would be $400 \times 350 \div 1000$, or \$140. These tax-free savings will accrue for every full year the solar water heater is operating and will increase in value as the price of conventional fuels increases.

TABLE OF YEARLY ENERGY SAVINGS

Solar Contributions (GJ/yr)	Energy Savings from Solar Water Heater assuming 65% combustion efficiency for oil, natural gas, and propane			
	kWh Electricity	litres Oil	m ³ Natural Gas	litres Propane
4	1110	160	170	240
5	1390	200	210	300
6	1670	240	250	360
7	1950	280	290	420
8	2220	320	330	480
9	2500	360	370	540
10	2780	400	410	600
11	3060	440	450	660
12	3340	480	500	720
13	3610	520	540	780
14	3890	560	580	840
15	4170	600	620	900

¹ The information presented in this Appendix was taken almost verbatim from Energy, Mines and Resources Canada (1987), Solar Water Heaters: A Buyer's Guide, pp. 10 and 14.

² One gigajoule (GJ) is a unit of energy equal to 1 thousand million joules, 950,000 BTU's, 278 kWh of electricity, 25.8 litres of oil, 26.9 cubic metres of natural gas, or 39.2 litres of propane.

APPENDIX E-1
Continued

Calculating energy savings into dollar savings per year:

Box 1		Box 2		Box 3		Answer
Energy savings in kWh, litres or cubic metres from solar water heater		Dollars paid for energy used from a recent utility bill		Amount of energy used in kWh, litres or cubic metres		First year savings from solar water heater
<u>Example</u>		<u>Example</u>		<u>Example</u>		<u>Example</u>
400	×	\$350	÷	1000	=	\$140
<u>Your Figures</u>		<u>Your Figures</u>		<u>Your Figures</u>		<u>Your Figures</u>
—		\$—		—		\$—

APPENDIX E-2
TYPICAL RESIDENTIAL DAILY HOT WATER CONSUMPTION¹

Household Size	L/day	gal/day	Electric kW.h Monthly
1 Person	50 litres	11.0 gallons	180 kW.h
	75 litres	16.5 gallons	220 kW.h
	100 litres	22.0 gallons	260 kW.h
2 Persons	75 litres	16.5 gallons	220 kW.h
	100 litres	22.0 gallons	260 kW.h
	125 litres	27.5 gallons	310 kW.h
	150 litres	33.0 gallons	350 kW.h
3 Persons	125 litres	27.5 gallons	310 kW.h
	150 litres	33.0 gallons	350 kW.h
	175 litres	38.5 gallons	390 kW.h
4 Persons	175 litres	38.5 gallons	390 kW.h
	200 litres	44.0 gallons	440 kW.h
	250 litres	55.0 gallons	520 kW.h
5 Persons	200 litres	44.0 gallons	440 kW.h
	250 litres	55.0 gallons	520 kW.h
	275 litres	60.5 gallons	570 kW.h
	300 litres	66.0 gallons	610 kW.h

¹From Technology Services Department, Energy Services and Environmental Group (December, 1994), Residential Energy, 3rd Edition, p. 11. Distributed by Ontario Hydro.

APPENDIX E-3 SOME WATER-SAVING IDEAS

WATER-SAVING DEVICES¹

Your toilet is the biggest water-guzzling appliance in your house. To save water,

- buy a low-flush toilet (“6 litre low flow”) if you are building or renovating
- “retrofit” your existing toilet by installing a water displacement device (e.g., plastic bag or bottle), a water retention device (e.g., a toilet dam), or an alternative flushing device (e.g, early closure of dual-flush device)

Showers

- change to a low-flow showerhead, which cuts down on the amount of water used without affecting the quality of the shower

Faucets

- install a low-flow aerator that can reduce water flow by 25%. These come in spray tap/aerator combinations that are excellent for washing and rinsing dishes.

Outdoors

- use a hand-held hose or a sprinkler that delivers large flat droplets to reduce waste and unnecessary evaporation
- Use an automatic timer that you can program to deliver only as much water as your lawn needs. Watering early in the morning is best.

¹From Environment Canada (n.d.), Water-Saving Devices (brochure).

WATER AUDIT WORKSHEET²

Read your meter at the beginning and end of one week. Subtract the first reading from the second reading to determine the volume of water you used that week.

To determine how much water a particular activity uses, use one of the following two methods:

1. Meter readings

- Go to your meter and read the volume shown.
- Do the activity for which you want to measure water usage (e.g., washing your car, flushing the toilet, etc.), making sure that no one else in your house uses the water during that time.
- Take a second reading of your water meter.
- Subtract the first reading from the second reading. This tells you how much water you have used.

2. Direct water flow measure

If you do not have a water meter, you can still measure the approximate volume of water that is used for some activities. (It is best to measure appliance water by taking readings from a water meter.) When you do this, you are measuring the **flow rate**. You should test the flow rate on all faucets, hoses and showerheads in your home, as each will vary.

Measuring faucet flow rate

- turn your tap on to the setting at which you would normally have it for a particular activity (e.g., washing dishes; brushing your teeth; watering the lawn; washing your car)
- hold a graduated container (e.g., a large measuring cup) under the tap for 10 seconds
- measure the amount of water collected, and multiply this by 6 to get the volume per minute

Estimating the volume of water you use for specific activities

- multiply the time spent on each activity by the flow rate of the faucet you usually use for this activity

²From Environment Canada Conservation and Protection (n.d.), Water Audit (brochure).

WATER AUDIT WORKSHEET

Continued

Measuring toilet water volume

- shut off the valve on the toilet tank supply line and mark the water level in the reservoir behind the toilet seat
- flush the toilet
- re-fill the reservoir to the marked level, using a graduated container (e.g., a large measuring cup) to determine how much water you use each time you flush the toilet

Do you have a leak in your plumbing system?

- take a reading from your water meter before you go to bed at night
- make sure no one in your household uses any water during the night
- take a second reading in the morning. If the two readings are significantly different, you may have a leak somewhere. Repair the leak and save money on your future water bills!

APPENDIX E-4
ELECTRICITY CONSUMPTION SHOWN IN % OF ANNUAL TOTAL¹

Month	Heating	Appliances, Lighting
January	17.8	11.0
February	16.4	10.0
March	14.5	9.0
April	9.2	8.0
May	4.5	7.0
June	1.6	6.0
July	nil	6.0
August	nil	7.0
September	2.2	7.0
October	6.6	8.0
November	11.1	10.0
December	16.1	11.0
Total	100.0	100.0

¹Energy Services and Environment Group, Technology Development Department (July, 1993), Residential Energy Pocket Reference, 2nd edition, p. 7. Distributed by Ontario Hydro.

APPENDIX E-5
SOME TYPICAL MONTHLY ELECTRICAL CONSUMPTION RATES BY
APPLIANCE¹

APPLIANCE	AVERAGE WATTAGE	MONTHLY Kw.H
Air cleaner (electronic) - room and furnace type	40	10-29
Air conditioner (room)		90-540
- 6,000 BTU	750	126-756
- 9,000 BTU	1,050	850-3,000
- central - 2.5 tons per season	3,500	
Barbecue grill	1,350	7-14
Broiler	1,400	5-17
Clothes dryer	5,000	30-140
Clothes washer		
- non-electric ²	500	3-16
- with electric water heater		33-196
Coffee maker	900	4-17
Computer (monitor and printer)	200	5-32
Deep fryer	1,500	8-15
Dehumidifier	350	42-252
Dishwasher		
- non-electric ³	1,300	3-16
- with electric water heater		20-102
Electric blanket	180	5-16
Fan (portable)	115	2-6
Food freezer (15 ft ³)	335	60-140
Frying pan	1,150	12-23

...table continued on next page

¹From Energy Services and Environment Group, Technology Development Department (July, 1988), Residential Energy Pocket Reference, 2nd edition, pp. 9-10.

²,³Add cost of heating hot water from non-electric heater.

APPLIANCE	AVERAGE WATTAGE	MONTHLY Kw.H
Furnace fan motor		
- intermittent	350	56-145
- continuous	350	252
Hair dryer	1,000	1-10
Hot plate	1,320	3-8
Humidifier (portable)	100	8-54
Iron	1,000	1-10
Kettle	1,500	1-15
Lighting		
- single lamp (60 W)	60	1-12
- ceiling fixture (3-bulb)	180	2-35
- tri-light (table lamp)	100	1-20
- chandelier	300	3-55
- flourescent, 2-tube (4 ft.)	100	1-20
- flourescent (15 W)	15	1-5
Microwave oven	1,000	5-30
Oil furnace (burner)	260	25-75
Range	12,500	50-80
Range (self-cleaning cycle only)	3,200	2-5
Refrigerator - freezer		
- frost-free (17 ft ³)	500	70-150
- non frost-free (13 ft ³)	300	60-90
Television (colour)	80	5-35
Toaster	1,150	1-4
Vacuum		
- portable	800	3-5
- central	1,600	4-10
Video cassette recorder	40	1-8
Water bed heater	400	60-120
Water heater		
- family of two	3,800	250-350
- family of four	3,800	375-525

GUIDE FOR HOUSEHOLD BUDGETING 1995

SECTION 7.0

HOME FURNISHINGS AND EQUIPMENT

1995 SPRC GUIDE FOR HOUSEHOLD BUDGETING

SECTION 7.0 HOMEFURNISHINGS AND EQUIPMENT

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7.0 HOMEFURNISHINGS AND EQUIPMENT

Homefurnishings, like clothing, is an area of spending for which no objective standards exist. Yet, comfortable homefurnishings that are in good condition and pleasing to look at can make an important contribution to the well-being of a household.

7.1 WHAT'S NEW IN THE 1995 SPRC GUIDE?

The basic items that have been included in previous Guides are included in the 1995 SPRC Guide. However, new household items that have appeared since the original standards were developed or lifestyle trends that have evolved should be watched carefully to make sure that new "standard" items are reflected in future Guides. For example, over 99% of Ontario households have refrigerators; over 81% have microwave ovens; over 74% have electric washing machines; over 70% have a clothes dryer; almost 59% have freezers; more than 55% have gas barbecues; and 44% have automatic dishwashers.¹ Of these items, only the refrigerator, washing machine and clothes dryer were represented in the 1990 SPRC Guide. The microwave oven, freezer and gas barbecue have been added to the 1995 Guide.

Appendix F-1, which presents annual costs and replacement rates, had presented replacement rates only in the 1990 version of the Guide.

7.2 IN GENERAL

The standards for homefurnishings and equipment used in this 1995 SPRC Guide were developed through three sources: studies of household expenditures and possessions including 1994 Statistics Canada data for Ontario, examination of other budget standards, and the inclusion of reasonable household requirements (refer to previous SPRC Guides). Governing factors in the selection of items to be priced were modest cost and durability.

The budget includes costs for living room, bedroom and kitchen furniture, chests for storage of personal belongings, household linens in sufficient quantities to permit regular changes, and kitchen and bathroom equipment and appliances.

7.3 COSTING PROCEDURES

Appendix F-1 provides the annual costs and replacement rates of items included in the basic household furnishings standards. All costs have been rounded to the nearest dollar.

Prices are average regular prices that were obtained from Sears and Consumers' Distributing catalogues, Leon's furniture store flyers, and Zellers' flyers. Wherever possible, Sears' line of "Absolutely Basic" items which are available for different rooms of a home (e.g., various "Kenmore" large kitchen appliances, bathroom furnishings) were used as the standard of comparison for the other retailers. Retail staff were often consulted in person or by telephone to verify comparisons, clarify quality/specifications of goods, or determine expected lifespan.

The retail outlets chosen for pricing these items are numerous: obtaining Leon's prices provides a basis for comparison with previous Guides; Sears advertises that it sells more large appliances than any other retailer in Canada; rationale for including Zellers' prices has been provided in the "Clothing" section; and

the Consumers' Distributing catalogue is delivered to individual households in the Region and offers competitive prices on a variety of quality, name-brand small appliances. At least two sources of prices were used to obtain each unit cost presented in this Guide.

Notes about budgeting for purchases of "durable goods"

The budget for homefurnishings and equipment assumes gradual replacement of items over the years, or depreciation over the expected period of use. Thus, average costs shown do not necessarily represent actual expenditures per year. Rather, the costs represent suggested budget allocation - or savings - required to maintain basic inventories of furnishings and equipment.

For persons who are planning to set up a new household, the cost of homefurnishings will be weighted toward the first year; this should be taken into consideration when determining how much money will be needed in this special circumstance.

Yearly costs pro-rated to lifespan

The annual cost of maintaining an adequate inventory of homefurnishings and equipment is shown in Table 7.a by household size. Appendix F-1 shows annual replacement rates required to maintain adequate inventories of homefurnishings and equipment for households of specified sizes and types. The suggested budget amounts reflect the expected lifespan of various items. (For example, an item that is expected to last for five years is shown as 1/5. Thus, one-fifth of the cost of the item would be set aside each year to prepare for purchasing a replacement in five years.)

The standards for replacement shown in Appendix F-1 are those that were determined by the Metro Toronto committees and used in previous SPRC Guides. The expected lifespans for the microwave oven, freezer and gas barbecue were provided by Sears store personnel.

TABLE 7.a
AVERAGE COSTS OF HOMEFURNISHINGS AND EQUIPMENT

HOUSEHOLD SIZE	# OF ADULTS	# OF CHILDREN	REPLACEMENT COSTS (\$ PER YEAR)
1	1	0	494
2	2	0	632
2	1	1	559
3	2	1	697
3	1	2	651
4	2	2	789
4	1	3	759
5	2	3	897
6	2	4	861
SIZE	SENIOR ADULTS		
1	1	0	570
2	2	0	632

7.4 SPECIAL CONSIDERATIONS

Homefurnishings that are used primarily for entertainment

Homefurnishings that are used primarily for entertainment (e.g., television) are included in section "11.0 Recreation".

Households that rent their homes

The cost of a refrigerator and stove is included in the budget. For households that rent their homes, large appliances such as these may be included in the rental cost and therefore should be removed from your budget.

Households with children under 18

It should be noted that in 1994 over 92% of two-parent Canadian households with children under 18 had microwave ovens and 61% had a dishwasher in 1994. This compares with 63.6% and 23.3% of one-person households in Canada that had a microwave and a dishwasher, respectively. It seems that the presence of young children in a household may contribute to the decision to purchase time- and labour-saving devices for the home². Budgets that are intended to reflect the needs of households with children under 18 should consider these facts.

Buying on credit

Many households today purchase major homefurnishings on instalment plans, or through some other form of credit. The costs shown in this Guide represent annual allocations for cash purchases only. With the use of credit, monthly costs could be more manageable for many households than a full outlay of cash at the time of purchase; however, in most cases, *total* costs (principle plus interest) could be considerably higher.

On the other hand, current economic conditions have prompted a number of retailers to offer "no money down" and "no interest payment" for selected periods of time. These incentives, when used with caution, can allow consumers to enjoy purchases now and earn interest on savings for several months before paying the money owing at no additional cost.

The use of credit is not promoted in this Guide. However, in determining an adequate household budget, users of this Guide are reminded to include the costs of monthly or annual credit repayments to reflect the reality of consumer spending habits.

Effects of inflation

It should be noted that setting aside savings for items that are expected to last over an extended period of time (e.g., ten years or longer) based on current costs may not be adequate to purchase replacement items. When anticipating future replacement costs, it may be advisable to consider projected inflation rates and the rate of return that is obtained on the savings interest over the interim period, to determine how much money should be set aside for this purpose. The figures provided in this Guide are pro-rated based on current prices. There is no guarantee that the value of the 1995 dollar will remain constant over the next 10 to 20 years.

Budget flexibility in purchasing homefurnishings and equipment

Although homefurnishings and equipment add to the enjoyment of one's home, this is perhaps the budget category in which costs and expenditures are more flexible than in some other budget categories.

Although some purchases or repairs to homefurnishings and equipment may be necessary, others can be postponed if you have other more pressing financial obligations or priorities to take care of. The following suggestions from the Manitoba Agriculture Directory of Second Hand and Discount Furniture Stores in Manitoba, included in the Manitoba Agriculture Budget Guides 1994 may be helpful if you find yourself in this situation:

- Buying used or discount furniture can help stretch the furniture dollar but be sure it is clean and does not require repairs that affect its performance.
- Second hand stores, garage sales and classified ads are all good sources of used furniture.
- If you have furniture you no longer use, consider selling it second-hand and using the money towards new furnishings that you do need.

Community assistance

A number of local businesses and community services offer assistance to individuals who require household furnishings and equipment at minimal cost. The *Freebies and Cheapies: Ways to Stretch your \$'s* handbook recently printed by the "Mom's Group Network" in Hamilton lists some local retailers who offer nearly new, used and antique furniture at reasonable prices.³ The Housing Help Centre of Hamilton/Wentworth also keeps updated information about government and community services that may be helpful in this respect (see Appendix F-2).

ENDNOTES FOR 7.0 HOME FURNISHINGS

¹ Statistics Canada, Household Facilities and Equipment, 1994. Cat. No. 64-202.

² Statistics Canada (February 14, 1995), The Daily, p. 2. Catalogue #11-001E.

³ The "Mom's Group Network" (June, 1995), Freebies and Cheapies: Ways to Stretch your \$'s, p. 8.

BUDGET WORKSHEET FOR SECTION 7.0 HOMEFURNISHINGS

IN ALL CALCULATIONS, USE ANNUAL COSTS

	Column 1	Column 2
Total homefurnishings costs from Table 7.a:	\$ _____	
If you are planning to buy a particular item in the coming year:		
SUBTRACT: That item's pro-rated cost in your budget (shown in the Appendices):	\$ _____	
ADD: Full cost of that item:	\$ _____	
Subtotal 1:	\$ _____	\$ _____
Carry this figure to Column 2)		
If you rent your home and appliances are included in the cost of rental:		
SUBTRACT: Costs of household appliances that are included in your rent:		\$ _____
Subtotal 2:		\$ _____
If you are planning to buy household furnishing items on credit and expect to carry a balance on your account:		
ADD to Subtotal 2: Cost of credit charges:		\$ _____
TOTAL HOMEFURNISHINGS AND EQUIPMENT COSTS:		\$ _____

APPENDIX "F"

APPENDIX F-1
HOMEFURNISHINGS AND EQUIPMENT: COSTS AND REPLACEMENT RATES

Item	1 Person Household	1 Person Senior Household	2 Person Household	2 Person Senior Household	3 Person Household	4 Person Household	Unit Cost (\$)
Living & dining area							
Sofa/Bed chesterfield	1/15	1/15	1/15	1/15	1/10	1/10	750
	\$50	\$50	\$50	\$50	\$75	\$75	
Chair, stuffed	1/20	1/15	1/10	2/15	1/10	1/10	350
	\$18	\$23	\$35	\$46	\$35	\$35	
Reclining chair	1/20	1/15	1/10	2/15	1/10	1/10	300
	\$15	\$20	\$30	\$40	\$30	\$30	
Footstool	1/20	1/15	1/10	1/15	1/10	1/10	40
	\$2	\$3	\$4	\$4	\$4	\$4	
Wall unit	1/20	1/20	1/20	1/20	1/10	1/10	130
	\$7	\$7	\$7	\$7	47	\$7	
Coffee table	1/20	1/15	1/20	1/15	1/10	1/10	80
	\$4	\$5	\$4	\$5	\$8	\$8	
End tables	1/20	1/15	1/10	1/15	1/10	1/10	50
	\$3	\$3	\$5	\$3	\$5	\$5	
Table lamps	1/10	1/15	1/10	1/15	1/4	1/8	40
	\$4	\$3	\$4	\$3	\$10	\$5	
Floor lamp	1/10	1/15	1/10	1/15	1/5	1/5	80
	\$8	\$5	\$8	\$5	\$16	\$16	
Rug 9 X 12	1/15	1/15	1/15	1/15	1/5	1/10	100
	\$7	\$7	\$7	\$7	\$7	\$10	
Draperies	1/15	1/15	1/15	1/15	1/5	1/10	150
	\$10	\$10	\$10	\$10	\$30	\$15	
Dining table & 4 chairs	1/20	1/20	1/20	1/20	1/10	1/15	450
	\$23	\$23	\$23	\$23	\$45	\$30	

APPENDIX F-1 continued

HOMEFURNISHINGS AND EQUIPMENT: COSTS AND REPLACEMENT RATES

Item	1 Person Household	1 Person Senior Household	2 Person Household	2 Person Senior Household	3 Person Household	4 Person Household	Unit Cost (\$)
Kitchen Equipment & Tableware							
Pots & pans	1/10	1/15	1/10	1/15	1/7	1/7	85
	\$9	\$6	\$9	\$6	\$12	\$12	
Small utensils	1/5	1/10	1/5	1/10	1/3	1/4	40
	\$8	\$4	\$8	\$4	\$13	\$10	
Flatware & glassware	1/12	1/12	1/6	1/6	1/2	1/3	35
	\$3	\$3	\$6	\$6	\$18	\$12	
Dinnerware 20 pcs	1/10	1/10	1/10	1/10	1/3	1/5	43
	\$4	\$4	\$4	\$4	\$14	\$9	
Curtains	1/5	1/10	1/5	1/10	1/2	1/4	50
	\$10	\$5	\$10	\$5	\$25	\$13	
Toaster	1/12	1/15	1/2	1/15	1/10	1/12	18
	\$1	\$1	\$1	\$1	\$2	\$1	
Hand food mixer	1/10	1/15	1/10	1/15	1/8	1/10	20
	\$2	\$1	\$2	\$1	\$3	\$2	
Electric kettle	1/10	1/15	1/10	1/15	1/18	1/10	17
	\$2	\$1	\$2	\$1	\$1	\$2	
Blender	1/10	1/15	1/10	1/15	1/8	1/10	45
	\$5	\$3	\$5	\$3	\$6	\$5	
Electric fry pan	1/10	1/15	1/10	1/15	1/8	1/10	54
	\$5	\$4	\$5	\$4	\$7	\$5	
Electric iron	1/15	1/15	1/15	1/15	1/6	1/10	25
	\$2	\$2	\$2	\$2	\$4	\$3	
Electric range	1/15	1/15	1/15	1/15	1/15	1/15	535
	\$36	\$36	\$36	\$36	\$36	\$36	

APPENDIX F-1 continued

HOMEFURNISHINGS AND EQUIPMENT: COSTS AND REPLACEMENT RATES

[illegible]

APPENDIX F-1 continued
HOMEFURNISHINGS AND EQUIPMENT: COSTS AND REPLACEMENT RATES

Item	1 Person Household	1 Person Senior Household	2 Person Household	2 Person Senior Household	3 Person Household	4 Person Household	Unit Cost (\$)
Bathroom Accessories							
Laundry hamper	1/15	1/15	1/15	1/15	1/10	1/12	33
	\$2	\$2	\$2	\$2	\$3	\$3	
Bathroom scale	1/15	1/15	1/15	1/15	1/10	1/12	25
	\$2	\$2	\$2	\$2	\$3	\$2	
Towel bars (2)	1/20	1/20	1/20	1/20	1/20	1/20	40
	\$2	\$2	\$2	\$2	\$2	\$2	
Shelf unit	1/20	1/20	1/20	1/20	1/20	1/20	65
	\$3	\$3	\$3	\$3	\$3	\$3	
Wooden drying rack	1/20	1/20	1/20	1/20	1/20	1/20	16
	\$1	\$1	\$1	\$1	\$1	\$1	
Waste basket	1/10	1/10	1/10	1/10	1/5	1/5	6
	\$1	\$1	\$1	\$1	\$1	\$1	
Portable soap dish	1/10	1/15	1/10	1/15	1/5	1/5	3
	\$1	\$1	\$1	\$1	\$1	\$1	
Toilet brush & stand	1/10	1/15	1/10	1/15	1/5	1/5	8
	\$1	\$1	\$1	\$	\$2	\$2	

APPENDIX F-1 continued
HOMEFURNISHINGS AND EQUIPMENT: COSTS AND REPLACEMENT RATES

Item	1 Person Household	1 Person Senior Household	2 Person Household	2 Person Senior Household	3 Person Household	4 Person Household	Unit Cost (\$)
Household Linens							
Pillows	1/10	1/10	1/5	1/5	4/5	2/5	21
	\$2	\$2	\$4	\$4	\$16	\$8	
Pillow cases (2)	1/4	1/5	1/2	2/5	2	1	8
	\$2	\$2	\$4	\$4	\$16	\$8	
Bath towels (2)	1/6	1/5	1/3	2/5	4/3	2/3	12
	\$2	\$2	\$4	\$4	\$16	\$6	
Hand towels (2)	1/6	1/5	1/3	2/5	4/3	2/3	10
	\$2	\$2	\$4	\$4	\$14	\$4	
Washcloths (2)	1/6	1/5	1/3	2/5	4/3	2/3	6
	\$1	\$1	\$2	\$2	\$8	\$4	
Shower curtains	1/10	1/10	1/10	1/10	1/5	1/5	18
	\$2	\$2	\$2	\$2	\$4	\$4	
Curtains	1/10	1/10	1/10	1/10	1/5	1/5	25
	\$3	\$3	\$3	\$3	\$5	\$5	
Rubber tub mat	1/10	1/10	1/10	1/10	1/5	1/5	11
	\$1	\$1	\$1	\$1	\$11	\$2	
Bathmats	1/10	1/10	1/10	1/10	1	1/5	15
	\$2	\$2	\$2	\$2	\$12	\$3	
Tea towels (6)	1/4	1/5	1/2	25	2	1	8
	\$2	\$2	\$4	\$4	\$16	\$8	
Dish cloths (6)	1/4	1/5	1/2	2/5	2	1	5
	\$1	\$1	\$3	\$2	\$10	\$5	
Table cloths	1/10	1/5	1/10	2/5	1	1/5	15
	\$2	\$5	\$2	\$10	\$15	\$5	

APPENDIX F-1 continued

[illegible]

APPENDIX F-1 continued

HOMEFURNISHINGS AND EQUIPMENT: COSTS AND REPLACEMENT RATES

[illegible]

APPENDIX F-1 continued
HOMEFURNISHINGS AND EQUIPMENT: COSTS AND REPLACEMENT RATES

Item	1 Person Household	1 Person Senior Household	2 Person Household	2 Person Senior Household	3 Person Household	4 Person Household	Unit Cost (\$)
Adult Bedroom continued							
Blanket, light	1/10	1/10	1/10	1/10	1/10	1/10	18
	\$2	\$2	\$2	\$2	\$2	\$2	
Bedspread	1/10	1/10	1/10	1/10	1/10	1/10	45
	\$5	\$5	\$5	\$5	\$5	\$5	
Drapes	1/15	1/15	1/15	1/15	1/10	1/15	50
	\$3	\$3	\$3	\$3	\$5	\$3	
Sheer curtains	1/5	1/5	1/5	1/5	1/2	1/5	25
	\$5	\$2	\$5	\$2	\$13	\$5	

APPENDIX F-1 continued
HOMEFURNISHINGS AND EQUIPMENT: COSTS AND REPLACEMENT RATES

Item	1 Child Household	2 Child Household	3 Child Household	4 Child Household	Unit Cost (\$)
Child's Bedroom					
Single metal frame/headboard	1/20	1/8	1/5	1/6	160
	\$8	\$20	\$32	\$27	
Box spring and mattress	1/15	2/13	1/4	2/9	180
	\$12	\$28	\$45	\$40	
Double dresser	1/20	1/8	1/5	1/6	120
	\$6	\$15	\$24	\$20	
Desk	1/20	1/7	1/4	3/14	100
	\$5	\$14	\$25	\$21	
Night table	1/20	1/8	1/5	1/6	60
	\$3	\$8	\$12	\$10	
Desk lamp	1/15	1/8	1/5	1/6	13
	\$1	\$2	\$3	\$2	
Desk chair	1/15	1/7	1/4	3/14	40
	\$3	\$6	\$10	\$9	
Area rug	1/20	2/15	1/4	2/9	35
	\$2	\$5	\$9	\$8	
Mattress pad, twin	1/10	1/5	1/5	1/5	16
	\$2	\$3	\$3	\$3	
Thermal blanket, twin	1/5	1/2	1	5/6	14
	\$3	\$7	\$14	\$12	
Lightweight blanket, twin	1/5	1/2	1	5/6	14
	\$3	\$7	\$14	\$12	

APPENDIX F-1 continued
HOMEFURNISHINGS AND EQUIPMENT: COSTS AND REPLACEMENT RATES

Item	1 Child Household	2 Child Household	3 Child Household	4 Child Household	Unit Cost (\$)
Child's Bedroom continued					
Bedsread, twin	1/5	1/2	1	5/6	45
	\$9	\$23	\$45	\$38	
Drapes	1/15	2/13	1/4	2/9	50
	\$3	\$8	\$13	\$11	
Sheers	1/5	3/7	2/3	2/3	25
	\$5	\$11	\$16	\$16	

Housing HelpCentre

HAMILTON/WENTWORTH

135 Rebecca Street, Hamilton, Ontario L8R 1B9 (905) 528-0221 Fax (905) 528-1448

PROVIDERS OF FURNITURE & HOUSEHOLD GOODS, ETC.

SALVATION ARMY - FAMILY SERVICES & COUNSELLING

Phone: 521-1660

340 York Blvd.

Hamilton, Ontario L8R 3L2

Description: To assist families in the community who find themselves in an emergency situation with both practical & spiritual help. Temporary assistance with clothing, household necessities, when available, fire victim & disaster relief.

WESLEY CENTRE

Phone: 528-5640

129 Rebecca Street

Hamilton, Ontario L8R 1B9

Description: Provides clothing; opportunity to look after personal hygiene, (i.e. shower, toothbrushes, etc.), advocacy & counselling services. A public health nurse is available Wednesday mornings.

GOOD SHEPHERD CENTRE

Phone: 528-9109

135 Mary Street

Hamilton, Ontario L8W 3R1

Description: Provides housewares and furniture free of charge to people in need.

SEVENTH DAY ADVENTIST COMMUNITY SERVICES

Phone: 575-8764

284 Concession Street

Hamilton, Ontario L9A 1B3

Description: by appointment only. Assistance to Mountain residents only. Provides household goods {as they are available} and sometimes children's clothing.

ROXBOROUGH PARK EAST END MULTI-SERVICE

Phone: 545-0565

16 Eastwood Street

Hamilton, Ontario L8H 6R7

Description: Provides clothing for women & children.

HOURS: 8:30 am - 4:00 pm

REGIONAL SOCIAL SERVICES

DEPARTMENT - SPECIAL

ASSISTANCE

UNIT

*If on F.B.A.

Phone: 546-4883

Ellen Fairclough Building

119 King Street West

Hamilton, Ontario L8N 3V9

Description: Assistance with
appliance repairs. Community
Start-up Benefit is available
if you qualify.

OPERATION BLESSING

Phone: 549-7153

749A Barton St. E

Hamilton Ontario L8L 3A4

Description: A program of the
700 Club, non-denominational
group providing used clothing
& footwear. Also some
bedding, baby clothes,
equipment & maternity clothes.

HOURS: Tuesday - Friday
10:00 am - 2:00 pm

ST. VINCENT DE PAUL SOCIETY

Phone: 549-3902

461 Cumberland Avenue

Hamilton, Ontario

Descripton: Charitable
organization which provides
temporary assistance to
families in distress.

HOURS: Monday - Saturday
8:30 am - 4:30 pm

GUIDE FOR HOUSEHOLD BUDGETING 1995

SECTION 8.0

HOUSEKEEPING

1995 SPRC GUIDE FOR HOUSEHOLD BUDGETING

SECTION 8.0 HOUSEKEEPING

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8.0 HOUSEKEEPING

This section refers to some costs of maintaining the cleanliness of the home interior.

8.1 WHAT'S NEW IN THE 1995 SPRC GUIDE?

A new name for this section of the SPRC Guide

In general, the costs indicated in this section reflect basic costs of maintaining the cleanliness of the interior of a home. In previous SPRC Guides and in budgeting guides compiled by the Metropolitan Toronto Social Planning Council and Manitoba Agriculture, this section is entitled, "Household Operation". However, that title may be somewhat misleading, as the information contained in the section refers specifically to *some costs of keeping the interior of a home clean*. For this reason, the name of this section has been changed to "Housekeeping" to distinguish it more clearly from home maintenance and repair costs that are considered in section "3.0 Housing", and to provide a better indication of the types of items that are considered for household budgeting in this section.

Cost indicators and unit volume/weight equivalencies

Other changes in the 1995 SPRC Guide include adding a column to Appendix G-1 which indicates an average unit cost per product.

In some cases, the packaging of particular products has changed or the size of the product that is commonly available on the store shelves is different from that indicated in previous Guides. As much as possible, these changes have been considered in estimating the appropriate quantities of product that would be used annually by households of different sizes, based on previous standards.

In order to minimize the calculations that will be necessary for future versions of the Guide if new standards are not developed by the time it is researched, the standards for each of the different households in Appendix G-1 are presented in volumes or weights necessary for those households. For example, a one-person household is no longer shown as requiring 4, 2.4 kg packages of detergent powder annually but, rather, 9.6 kg of detergent powder annually.

How to read Appendix G-1

The item description in the **first column** of Appendix G-1 indicates the size of package that was readily available on the store shelves when the items were costed for the 1995 version of the SPRC Guide. Following this column, the next 6 columns which represent different household sizes are divided into 2 rows each. The **top row** indicates how many units of a product are required by a household of that size, and how many of the readily available package sizes are needed to obtain that amount of product. The **bottom row** indicates how much it may cost each household to obtain the quantity of product that has been suggested in the standard. Because you cannot usually find the exact quantity of product you require according to the standards used in this Guide, in packages on the store shelves, the household costs indicated in this section provide a range of costs that are intended to be a *general guide only*. Individual households will have to determine whether they will buy the lesser amount or greater amount of product, depending on the available package sizes and their own consumption habits, when determining their own budget.

8.2 IN GENERAL

This section of the 1995 SPRC Guide provides some basic costs of some cleaning products and items such as light bulbs, serviettes, etc. It does not include the costs of tools or equipment such as brooms or pails needed to carry out housekeeping chores. It also does not include costs of products such as garbage bags, oven cleaner, vacuum cleaner bags, etc. which some reviewers indicated should be included. Despite these suggestions, these items were not included in the 1995 SPRC Guide because there were no standards developed in previous version of the Guide to indicate how much or how many units of a product or item would be used by households of different sizes during the course of a year. Again, the standards used in previous versions of the Guide may require updating and expansion for future editions.

New considerations for the 1995 SPRC Guide: Household operation costs related to home ownership

The common types of expenditures that are mentioned below that are relevant to maintaining the outside of a home or doing routine repairs were not included in previous budget guides as they either do not apply to rental units or the costs are covered by the landlord with money collected in the rental cost. (Previous budget guides consider home rental rather than home ownership as the standard upon which to estimate household expenditures.) For more information on the types of maintenance and repair responsibilities that landlords have to their tenants, refer to the brochure entitled, "Rent Control: Maintenance and Repairs" issued by the Ontario Ministry of Housing, a copy of which is included in section "3.0 Housing" as Appendix B-16.

This "Housekeeping" section does not refer to the costs of keeping any outdoor areas clean and within the bounds of neighbourhood acceptability. For example, this section does not provide costs for renting or buying a high-pressure sprayer that could wash household exteriors, or ladders that are needed when washing the exterior of windows or installing and removing storm windows on older homes. Nor does this section provide costs of general household maintenance, such as the costs of owning and maintaining a lawn mower, or common repair costs such as fixing leaky eavestroughs or replacing cracked caulking around windows. The costs of household operation that include repair and maintenance costs as well as expenditures that are necessary to keep the outside of the home and property within expected neighbourhood norms can vary greatly depending on the type of home, age and state of repair of the home, size and features of the lot, financial status of the homeowner, and neighbourhood values.

Statistics Canada reports that in 1992, Ontario homeowners had the third highest average expenditure (\$1,938 each, on average) on repairs and renovations in the country. This was a decrease from previous years and did not reflect the increase reported in most other provinces¹, but may reflect the slow economy in this Province. The most frequently reported repair and renovation projects in 1992 included exterior and interior painting (39.5%), wallpapering (12.6%), interior renovations and alterations (12.3%), replacement of plumbing fixtures (10.2%) and caulking and weather stripping repairs (8.5%). These types of projects represented 29.6% of all repair and renovation expenses.²

Given that many households in the Region own their homes³, the costs presented in this section of the 1995 SPRC Guide must be considered as basic expenditures for *some* products necessary to maintain a clean and healthy household *interior* only. They do not reflect a thorough consideration of common household operating expenditures of *homeowners* in the Region. Users of this Guide who are homeowners (or considering becoming homeowners) are referred to item "3.13 Other considerations in shelter costs" in section "3.0 Housing" for some further discussion of expenditures related to home maintenance, repairs, and renovations.

As in other sections of this Guide, readers are encouraged to carefully consider the individual needs and composition of their households when compiling their own budget guides. Future versions of the SPRC Guide should consider the various influences on homeowners' expenditures and develop standards or guidelines that reflect household operating costs for homeowners as well as renters in the Hamilton-Wentworth area.

If you are moving into a new house this year

Generally, most of the repair and renovation work is done in the first year when homeowners move into their house, and the average spending on repair and renovation projects increases with the value of the home.⁴ Statistics Canada reports that homeowners who moved into their homes in 1992 spent an average of \$2,682 on repair and renovation projects. Homeowners aged 35-44 had the highest average expenditure on repairs and renovations in 1992, while seniors aged 65+ spend more on repairs and maintenance (29.2%) than any other category of work.⁵

If you are planning to buy a home this year, you may want to consider such repair and renovation work with other one-time expenses that are listed under item "3.6 Other Costs Related to Purchasing a Home" in section "3.0 Housing" in this Guide.

8.3 COSTING PROCEDURES

Source of original standards

The type of product and amount required for housekeeping in households of different sizes were developed in Toronto through the analysis of budget standards. Studies concerned with household consumption and expenditure were also consulted in determining appropriate quantity requirements.

All households have been allocated a washer and a dryer in section "7.0 Homefurnishings" since they are less costly than laundrette services and, as indicated in that section, reflect the data collected by Statistics Canada.⁶

Determining product/quantity equivalencies for the 1995 SPRC Guide

Household products similar to the ones identified in the Toronto Budget Guides were priced at local Shoppers Drug Mart and Fortinos stores. The Shoppers Drug Mart chain offers regular "sales" on brand-name household paper and cleaning products and offers free home delivery. The Fortinos chain of grocery stores claims that they will not be undersold, and shoppers often include household cleaning products in their grocery shopping lists, for convenience.

Consultations with various store personnel (e.g., buyers, managers) suggested which brands and sizes were the best selling items in the area. In all cases, brand name items that are widely available throughout the Region have been used.

As noted earlier, in some cases the packaging of particular products has changed or the size of the product that is commonly available on the store shelves is different from that indicated in previous Guides. As much as possible, these changes have been considered in estimating the appropriate quantities of product that would be used annually by households of different sizes, based on previous standards.

The available sizes of the products provided the main guide in this calculation. For example, 8 L boxes of detergent powder were commonly available rather than the 2.4 kg packages used as the standard in previous Guides. The 8 L volume is equivalent to 4.4 kg. According to the standards set previously, a one-person household would require 4, 2.4 kg boxes of detergent powder per year, or 9.6 kg of detergent powder. It would take 2.18 of the 4.4 kg packages to provide an equivalent amount of detergent.

It should be noted, however, that one cannot buy a 2.18 kg package of detergent powder at the stores; users of this Guide should determine whether they would likely buy a third 4.4 kg-equivalent package of detergent powder, for example, or scrimp on detergent and buy only 2 of the 4.4 kg equivalent packages. The costs provided in this Guide indicate the lower range of costs (e.g., 2 packages of detergent in the current example, and the lower quantities of the other products) and the higher range of costs (e.g., 3 packages of detergent in the current example, and the greater quantities of the other products) for each household's annual expenditures.

The item description in Appendix G-1 indicates the size of package that was readily available on the store shelves when the items were costed for the 1995 version of the SPRC Guide. For each item, one row indicates the quantity of product required by each size of household, based on standards developed for the Toronto Budget Guides. A second row indicates the range of costs that would provide users of this SPRC Guide with similar amounts of product.

Because you cannot usually find the *exact* quantity of product you require (according to the standards used in this Guide) in packages on the store shelves, the household costs indicated in Appendix G-1 and Table 8.a are intended to be a *general guide only*. Individual households will have to determine whether they will buy the lesser amount or greater amount, depending on the available package sizes, when determining their own budget.

As noted in other sections of this Guide, it may be worthwhile to organize a local committee to develop standards using locally available products and product size packaging for future versions of the SPRC Guide for Household Budgeting.

Table 8.a suggests average housekeeping costs for households of one to eight individuals. Costs for households of 6 and 7 persons are not included in this Table as standards for those households were not available for previous Guides. In all cases, regular prices and brand name products were used. Costs have been rounded to the nearest dollar.

Appendix G-1 contains a list of the items, some average costs, and their required quantities for the variety of household sizes.

8.4 SPECIAL CONSIDERATIONS

The standards and costs developed for this Guide assume that household members will contribute the necessary labour to carry out housekeeping and home maintenance chores. This may not be the case in particular households. For example, some seniors or some persons with disabilities may be unable to do some of this work. Various community supports for low-income households are available that may relieve some of the financial burden of hiring a person to clean or do maintenance chores. Some government programs may also be available that provide financial relief for persons with disabilities. The Community Information Service at (905) 528-0104 has information on community services and agencies that may be helpful to households in this situation.

Very busy households or single parent households in which the adult is employed full-time may wish to buy some housekeeping and home maintenance services from external agencies in order to free up time to be spent with children, take care of personal needs, assist older parents with their housekeeping and maintenance chores, etc. If your household is one of these, you should include these costs in your budget.

TABLE 8.a: SOME AVERAGE HOUSEKEEPING COSTS*

HOUSEHOLD SIZE	COSTS PER YEAR	HOUSEHOLD SIZE	COSTS PER YEAR
1 person	\$103 to \$115	4 persons	\$243 to \$262
2 persons	\$158 to \$180	5 persons	\$256 to \$278
3 persons	\$186 to \$209	8 persons	\$350 to \$368

*Rounded to the nearest dollar.

ENDNOTES FOR 8.0 HOUSEKEEPING

1 Ministry of Industry, Science and Technology (1994), Statistics Canada "Homeowner Repair and Renovation Expenditure in Canada, 1992", Catalogue #62-201, p. 8.

2 Ibid., p. 13.

3 In 1991, 143,960 family and non-family households owned their own homes or condominiums in Hamilton, while 78,340 family and non-family households rented their homes. From Statistics Canada (1993), Housing Costs and Other Characteristics of Canadian Households, Catalogue #93-330, p. 18.

4 Statistics Canada (February 16, 1995), The Daily, "Homeowner Repair and Renovation Expenditure in Canada, 1992", pp. 13-14.

5 Ibid., p. 13.

6 Statistics Canada, Household Furnishings and Equipment, 1994. Cat. No. 64-202.

BUDGET WORKSHEET FOR SECTION 8.0 HOUSEKEEPING

IN ALL CALCULATIONS, USE ANNUAL COSTS

Total cost of housekeeping supplies from Table 8.a: \$ _____

ADD: Other supplies (e.g., garbage bags, mops and brooms, vacuum bags, etc.) that your household uses that were not included in the calculations in Table 8.a: \$ _____

ADD: Tools and supplies needed to carry out home repair and renovation projects: \$ _____
(NOTE: Home repair and renovation costs that are carried out in the first year that you own a home should be included in section "3.0 Housing):

ADD: Paid labour for housekeeping/home repair and maintenance chores: \$ _____
(Paid labour for home repair and maintenance projects that are incurred in the first year that you own a home should be included in section "3.0 Housing")

TOTAL HOUSEKEEPING COSTS: \$ _____

APPENDIX "G"

APPENDIX G-1
ANNUAL QUANTITY STANDARDS AND COSTS
FOR HOUSEHOLDS OF DIFFERENT SIZE

ITEM	HOUSEHOLD SIZE (# OF PERSONS)						Average Price (\$/selling unit)
	One	Two	Three	Four	Five	Eight	
Detergent Powder 8 kg box	9.6 kg (1.2 boxes)	21.6 kg (2.7 boxes)	28.8 kg (3.6 boxes)	33.6 kg (4.2 boxes)	33.6 kg (4.2 boxes)	38.4 kg (4.8 boxes)	\$5.24/8 kg box
	\$5.24 - \$10.48	\$10.48 - \$15.72	\$15.72 - \$20.96	\$20.96 - \$26.20	\$20.96 - \$26.20	\$20.96 - \$26.20	
Liquid Detergent 1.5 L bottle	4 L (2.67 bottles)	8 L (5.33 bottles)	10 L (6.67 bottles)	12 L (8 bottles)	13 L (8.67 bottles)	17 L (11.33 bottles)	\$3.99/1.5 L bottle
	\$7.98 - \$11.97	\$19.95 - \$23.94	\$23.94 - \$27.93	\$31.92	\$31.92 - \$35.91	\$43.88 - \$47.88	
Spray Starch 567 kg. spray can	567 kg (1 can)	1134 kg (2 cans)	1701 kg (3 cans)	2268 kg (4 cans)	2268 kg (4 cans)	2835 kg (5 cans)	\$3.14/567 kg spray can
	\$3.14	\$6.28	\$9.42	\$12.56	\$12.56	\$15.70	
Bleach 3.6 L bottle	7.2 L (2 bottles)	14.4 L (4 bottles)	18 L (5 bottles)	21.6 L (6 bottles)	21.6 L (6 bottles)	25.2 L (7 bottles)	\$1.59/3.6 L bottle
	\$3.18	\$6.36	\$7.95	\$9.54	\$9.54	\$11.13	
Scouring Powder 400 g shaker can	2800 g (7 cans)	6000 g (15 cans)	6400 g (16 cans)	6800 g (17 cans)	7200 g (18 cans)	8800 g (22 cans)	\$.93/400 g shaker can
	\$6.51	\$13.95	\$14.88	\$15.81	\$16.74	\$20.46	
Scouring Pads pkg. of 4	9 pads (2.25 pkgs)	18 pads (4.5 pkgs)	21 pads (5.25 pkgs)	27 pads (6.75 pkgs)	30 pads (7.5 pkgs)	36 pads (9 pkgs)	\$.69/pkg 4
	\$1.38 - \$2.07	\$2.76 - \$3.45	\$3.45 - \$4.14	\$4.14 - \$4.83	\$4.83 - \$5.52	\$6.21	
Floor Wax 795 ml. bottle	1500 ml (2 bottles)	2250 ml (2.83 bottles)	2250 ml (2.83 bottles)	3000 ml (3.77 bottles)	3000 ml (3.77 bottles)	3750 ml (4.72 bottles)	\$6.36/795 ml bottle
	\$12.72	\$12.72 - \$19.08	\$12.72 - \$19.08	\$19.08 - \$25.44	\$19.08 - \$25.44	\$25.44 - \$31.80	

...continued on next page

ITEM	HOUSEHOLD SIZE (# OF PERSONS)						Average Price (\$/selling unit)
	One	Two	Three	Four	Five	Eight	
Light Bulbs pkg. of 2X60W	10 pkgs.	12 pkgs.	13 pkgs.	18 pkgs.	19 pkgs.	24 pkgs.	\$2.25/pkg 2X60W
	\$22.50	\$27.00	\$29.25	\$40.50	\$42.75	\$54.00	
Serviettes box of 120	6 pkgs.	8 pkgs.	8 pkgs.	10 pkgs.	10 pkgs.	18 pkgs.	\$2.39/box 120
	\$14.34	\$19.12	\$19.12	\$23.90	\$23.90	\$43.02	
Toilet Paper 390 sheets/ roll, 8 rolls per pack	12,800 sheets (4.10 pkgs)	24,000 sheets (7.69 pkgs)	30,400 sheets (9.74 pkgs)	38,400 sheets (12.31 pkgs)	44,800 sheets (14.36 pkgs)	67,200 sheets (21.54 pkgs)	\$4.25/8 rolls, 390 sheets/roll
	\$17.00	\$29.75	\$38.25	\$51.00	\$59.50	\$89.25	
	- \$21.25	- \$34.00	- \$42.50	- \$55.25	- \$63.75	- \$93.50	
Paper Towels pkg. of 2 rolls X 64 sheets, 2 ply	360 sheets (2.81 pkgs)	600 sheets (4.69 pkgs)	720 sheets (5.63 pkgs)	840 sheets (6.56 pkgs)	840 sheets (6.56 pkgs)	960 sheets (7.5 pkgs)	\$2.30/pkg 2X64 sheets
	\$4.60 - \$6.90	\$9.20 - \$11.50	\$11.50 - \$13.80	\$13.80 - \$16.10	\$13.80 - \$16.10	\$16.10 - \$18.40	

GUIDE FOR HOUSEHOLD BUDGETING 1995

SECTION 9.0

HEALTH CARE

1995 SPRC GUIDE FOR HOUSEHOLD BUDGETING

SECTION 9.0 HEALTH CARE

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9.0 HEALTH CARE

Personal expenditures for health care form a basic part of any household budget. However, developing a typical budget reflecting the needs of all households is difficult. Some households require a great deal of medical or dental care of the type traditionally offered by licensed medical and health professionals; others require little.

Health care expenditures in the past have been directly related to the need for professional medical and health services and interventions to deal with acute and chronic conditions over which people often have limited control. However, there is a growing trend toward health promotion and disease prevention in the Region¹, as well as a recognition of the broad determinants of health that contribute to a household's well-being². This suggests that individuals will be accessing services and activities that may be helpful in this endeavour but which do not fall under the conventional health care budget category (i.e., those consultations, services, treatments and medications provided or prescribed by health professionals licensed under the Health Professions Act, or through the Ontario Ministry of Health). For example, natural foods and herbal medications may be used to enhance health but their costs may be incorporated into a household's food budget, depending on where they are procured. Similarly, exercise classes may be attended in order to promote cardiovascular health but may be listed in a traditional household budget as a recreational expense.

The long-term effects of "healthy living" that incorporates health promotion and disease prevention strategies and recognizes the broad determinants of health, are expected to be reflected in lower costs to the mainstream health care system. Part of the reason for this is that conventional insurance policies (such as O.H.I.P.) do not recognize personal expenditures that support health promotion and disease prevention activities as insurable expenses. Similarly, the Provincial Government's commitment to reduce social services spending³ coupled with the mandate to move health care out of the traditional institutions and into the community, indicates that the Government of Ontario is passing along more and more of the management and costs of health care directly to the consumer.

For these and other reasons, it seems imperative to consider what it costs to maintain and enhance health, as well as what it costs to treat medical and health problems or conditions that require intervention. Previous versions of the SPRC Guide for Household Budgeting in Hamilton-Wentworth referred to the Social Planning Council of Metropolitan Toronto Guides for topics and standards related to health care expenditures. The 1995 SPRC Guide attempts to update similar costs. However, given the Regional and Provincial directions identified above, it may be useful for future versions of the SPRC Guide to consider more thoroughly the changing health care needs of residents in this area and adopt new standards that reflect this societal shift.

9.1 WHAT'S NEW IN THE 1995 SPRC GUIDE

As mentioned above, the 1995 version of the SPRC Guide to Household Budgeting attempts to provide updated costs for expenses that were identified in previous versions. However, one addition is in the area of sexual health practises. In particular, the cost of contraceptive medicines or devices, or devices used for the prevention of transmission of sexually transmitted diseases, is included.

Information on these costs has been included in the 1995 SPRC Guide because the costs of some or all of these medications or devices may not be covered or covered completely by health insurance policies, or individuals without health insurance coverage may not be able to afford to buy these medications or devices. Lack of access to this type of health care can negatively effect the lives of individuals and communities, as may be inferred from some of the related statistics that are presented in "9.7 Other Health Care Needs" in this section of the SPRC Guide.

9.2 O.H.I.P.

Information for this section was obtained by calling the local O.H.I.P. office in Hamilton, Ontario in February, 1995.

The Ontario Health Insurance Plan (O.H.I.P.) provides coverage for specific medically necessary services and treatments. These services and treatments are determined by a physician or another professional identified in the Ontario Health Professionals Act. O.H.I.P. provides a "ceiling" of costs that can be billed by physicians and other health care professionals for some health care services.

All residents of the Province are eligible for O.H.I.P. coverage. Applications for an O.H.I.P. Health Card require information such as a residence address, which may preclude some persons (e.g., "homeless" persons who live on the street) from obtaining a card and having easy access to health care services. Similarly, refugee claimants who enter the country but do not have Ontario citizenship may have to wait for special hearings before they become eligible for an O.H.I.P. card. In cases where individuals from these types of circumstances need medical or health care, the attending physicians or other health care professionals who decide to provide services to these individuals would submit the bill to the local O.H.I.P. office after determining a diagnosis and prescribing a treatment. An administrative manager at the local O.H.I.P. office would determine the patient's eligibility on a case-to-case basis.

Premiums for individuals who are employed are collected from the employer through the Employer Health Tax. Premium costs for individuals who are not employed are covered through the general Ontario tax base. The informant at the local O.H.I.P. office in Hamilton expected that following the change in the Ontario Government after the June 8, 1995 election, the O.H.I.P. regulations may change to reflect the new government's social and economic policies.

9.3 SUPPLEMENTAL HEALTH CARE INSURANCE

The following table illustrates some costs of health insurance premiums to cover basic health care needs beyond those available through O.H.I.P. for individuals and families. The costs for individuals are higher than those available through employer group benefit packages. The costs of insurance premiums fall as the number of subscribers to a plan increases, i.e., generally speaking, an individual covered under a group insurance plan in a large company would pay lower premium rates than an individual enrolled in a plan offered through a small company. For individuals who are self-employed or proprietors of small businesses, the Hamilton and District Chamber of Commerce offers a members' insurance package that covers employees of these companies.

The group rates are determined by the insurance companies based on a number of factors including number of employees, the nature of the business, occupation of the employees, ages and sex of employees, and various risk factors such as the location of the business. Because of the variability of group rates, Liberty Health (formerly "Blue Shield")⁴ would provide current premium rates for *individuals*, under 65 years of age, only. These are presented in Table 9.a.

**TABLE 9.a: SOME HEALTH INSURANCE PREMIUM RATES AND COVERAGE
OFFERED BY LIBERTY HEALTH**

AGE	MONTHLY PREMIUM	COVERAGE	PREMIUM WITH SEMI-PRIVATE HOSPITAL ROOM COVERAGE
under 44	\$46.90	Generic drugs only, no over-the-counter medications; prescription; basic dental; eyeglasses/contact lenses: \$150 every 2 years	\$56.00
45 - 54	\$51.50		\$66.70
55 - 59	\$59.90		\$85.90
60 - 64	\$63.10		\$92.00
With dependent age 4 and under	\$14.30 (additional)		\$19.20 (additional)
with dependent aged 5 - 20	\$27.10 (additional)		\$31.10 (additional)

A variety of plans are offered by different insurance companies. For example, North American Life Assurance Company provided the following information on their plan options and costs for "The Blue Cross Health Plan":

**TABLE 9.b: A COMPARISON OF SOME PLAN OPTIONS¹ OFFERED BY
NORTH AMERICAN LIFE ASSURANCE COMPANY**

	PLAN 100	PLAN 200	PLAN 300	PLAN 400
Preferred hospital accommodation	Covered		Covered	Covered
Core Plan benefits including basic dental		Covered	Covered	Covered
Hearing aids		Covered		Covered
Extra dental coverage: Periodontic, endodontic, denture repair (relining and rebasing)		Covered		Covered
Prescription drugs:				
- \$6,000 lifetime maximum			Covered	
- \$6,000 annual maximum				Covered
Medical information required	Required*		Required	Required

¹The information on this page and in the chart on the next page was taken from an information sheet provided by North American Life Assurance Company, Hamilton office, for the purposes of this Guide.

HOW MUCH WILL IT COST?

- Check the rate schedule below for the Plan you've chosen for yourself and your family.
- All subscribers in a family must take the same Plan.
- Dependent children (unmarried, unemployed) aged 20 or less qualify for lower rates.

HOW DO I APPLY?

- If you apply for either Plan 300, 400, or Plan 100 if age 71 or over, you will need to complete a brief summary of your health history included on the application form. No physical exam is necessary.

**TABLE 9.c: SOME COSTS FOR THE PLANS OFFERED THROUGH
NORTH AMERICAN LIFE ASSURANCE COMPANY (HAMILTON OFFICE)²**

AGE	PLAN 100 PREFERRED HOSPITAL ACCOM- MODATIONS	PLAN 200	PLAN 300	PLAN 400
Dependents birth - 4	\$2.80	\$5.00	\$17.30	\$15.60
5 - 20*	\$3.10	\$19.00	\$25.80	\$27.40
44 and under	\$10.20	\$26.80	\$41.70	\$50.60
45 - 54	\$12.50	\$26.80	\$46.30	\$58.20
55 - 59	\$20.50	\$28.20	\$61.90	\$74.70
60 - 64	\$20.50	\$28.80	\$61.90	\$83.50
65 - 69	\$57.50	\$32.30	\$66.90	\$90.00
70 - 79	\$57.70	\$38.60	\$66.90	\$96.30
80 - 89	\$57.70	\$55.90	\$66.90	\$113.60
90+	\$57.70	\$72.40	\$66.90	\$130.10

*Children must be classified as dependent (unmarried and unemployed) to qualify for this rate. Children who do not qualify as dependent will be classified as adult and are subject to the "44 and under" rate and must complete a separate application.

²This information was contained in an information sheet provided by North American Life, Hamilton, Ontario, specifically for use in this Guide. The contact there indicated that since these are 1992 rates, the rates will vary somewhat (i.e., higher) today.

Presentation of some insurance plans and premium rates offered by Liberty Health and the North American Life Assurance Company is for information only and is not intended as an endorsement of those companies. Users of this Guide are advised to "shop around" for the best plans and premium rates for their households.

9.4 PRESCRIPTION DRUG BENEFITS

For many individuals and families, the yearly cost for prescription coverage may not warrant a prescription plan and therefore some households may prefer to cover the cost of prescription drugs as required. The health and financial status of the individual household may be a factor in deciding whether to purchase insurance or pay prescription costs "out-of-pocket".

Prescription cost relief through the Canada Income Tax Act

The Federal Income Tax Act provides some relief for individuals who had high medical expenditures in the year for which that individual's income tax return was filed. However, this requires individuals to pay for these expenses and benefit from the Federal program only in the following year, when the income tax return is filed. In addition, the benefit takes the form of an allowable deduction from taxable income, rather than a direct re-imbursement of cash to the tax filer.

The Provincial Trillium Drug Program

In April, 1995 the Trillium Drug Program was enacted by the Government of Ontario to offset the cost of prescription drugs for households that pay more than a certain amount of their income on prescription drugs. Financial assistance is pro-rated on a sliding scale to reflect income. Once an applicant is accepted into the program (i.e., has reached or surpassed the criterion point for assistance), he or she can obtain prescription drugs simply by presenting his or her Ontario Health Card rather than paying cash at the pharmacy. The Trillium Drug Program is not intended to replace drug insurance that a household has through work or purchased privately.

The Ontario Drug Benefit Program

All persons 65 years of age and over who receive Old Age Security or who have lived in Ontario for the past twelve months as Canadian citizens or as landed immigrants are eligible to receive free prescriptions drugs as provided by the Ontario Drug Benefit Formulary. In addition, individuals under age 65 receiving Family Benefit Assistance, General Welfare Assistance, Extended Health Care Benefits or who are residents of Homes for Special Care are also eligible to receive free prescription drugs as provided by the Ontario Drug Benefit Formulary. This applies to all drugs prescribed by a physician, dentist or other health professional as provided under the Ontario Health Professionals Act and dispensed at a participating pharmacy.⁵

9.5 DENTAL CARE

As in the case of prescription drugs, some households may prefer to pay for dental expenses "out-of-pocket" rather than through an insurance plan. Basic dental coverage indicated in the private insurance plans and rates provided by Liberty Health and North American Life includes regular examinations, x-rays, fillings, extractions, denture repairs and other basic services.

The 1990 Ontario Health Survey revealed that residents of Hamilton-Wentworth reported that within the past month (prior to participating in the survey):

- 11% experienced a toothache
- 19% experienced pain from hot/cold/sweets
- 7% experienced jaw joint pain
- 6% experienced dentry pain/discomfort
- 11% experienced sore/bleeding gums.⁶

76% of males and 71% of females in the Region had dental coverage (i.e., any kind of government or private dental insurance plan) in 1990.⁷ 76% of both males and females with dental insurance coverage who responded to the 1990 Ontario Health Survey reported that they had visited their dentist within the past year. 51% of males and 54% of females who indicated that they were not covered by any dental insurance plans visited their dentists within the past year. 30% of those who had not visited their dentist in the past year reported that they had not done so because it was too expensive.⁸

Federal and Provincial relief for dental costs

As in the case of costs of prescription drugs, the Federal Income Tax Act allows some relief to individuals who had high dental costs in the year for which the income tax return is filed. Relief is in the form of a deduction from taxable income rather than direct cash re-imbursement to the tax filer.

The costs of some emergency dental surgery procedures are covered through O.H.I.P.

Provincial assistance for school children in need of professional dental care

The Ontario Ministry of Health runs a program called CINOT (Children In Need Of Treatment) which provides dental care for children identified in the schools as in need of professional intervention. Children who are screened and identified (through a visual inspection) as needing dental work, take home a form which notifies the parents or guardians of the problem. If parents or guardians sign the form indicating that providing this care to their children or wards would be a financial burden, they can then present the form to any dentist in the Region who will do the dental treatment, and submit the claim to the Regional Municipality of Hamilton-Wentworth's Department of Health Services for reimbursement by the Ontario Ministry of Health. In 1993, 28,000 students in Hamilton-Wentworth were screened, under the CINOT program, 1,600 were identified for treatment, and 1,400 sought treatment under the CINOT program.⁹

9.6 EYE CARE AND GLASSES

Some private insurance plans provide for the cost of prescription eyewear (refer to the plans described by Liberty Health and North American Life Assurance Company earlier in this section of the Guide).

The cost of a pair of single vision glasses, a pair of bifocal glasses, a pair of no-line bifocal glasses and a pair of daily wear contact lenses (the most popular type of contact lens according to the opticians contacted) are included in Table 9.d. These prices represent the information obtained from Hakim Optical and Lens Crafters opticians in Hamilton in February, 1995. A range of costs is presented for each item because both opticians had a range of prices for their products. There is considerable overlap between the two opticians' price ranges for each product category.

The prices presented here are for information only and are not intended to be an endorsement of either Hakim Optical or Lens Crafters.

TABLE 9.d: SOME COSTS FOR VARIOUS TYPES OF EYEWEAR

TYPE OF EYEWEAR	COST
Single vision lenses	\$61 - \$125*
Bifocals	\$98 - \$200*
No-line bifocals	\$219 - \$299*
* Some frames are included in these prices. The chargeable frames cost \$48 - \$320.	
Children's glasses**	\$61 - \$150
** Children's glasses are approximately the same price as adult glasses, featuring unbreakable polycarbonate material	
Soft daily wear contact lenses	\$99

Some considerations for seniors

Research shows that the shape of the eye in individuals over the age of 40 changes so that, in general, individuals become more far-sighted as they age. Hence the sight of individuals who were myopic (near-sighted) improves and then deteriorates over time toward far-sightedness, while individuals who were far-sighted become more so. Older adults are more likely to develop cataracts, tunnel vision and sensitivity to glare. Some of these conditions require surgical interventions while others can be compensated by special lenses or environmental manipulations (e.g., the use of "soft white" light bulbs to reduce the effects of glare).¹⁰ Some of these visual aids are covered under general insurance policies or O.H.I.P., while others require out-of-pocket expenditures. Individuals who are in the 40+ age group should consider the costs of buying or changing current eyewear prescriptions, and any other interventions or compensations that should be considered in budget planning relevant to improving sight or compensating for visual challenges.

9.7 SEMI-PRIVATE HOSPITAL ROOM INSURANCE

The O.H.I.P. coverage has in the past provided reimbursement to hospitals for hospital rooms and services based on costs incurred by patients staying in "ward rooms" (rooms that have 4 patient beds per room). Recent health care restructuring has moved some hospitals to eliminate "ward rooms". The greater privacy afforded by "semi-private" rooms (i.e., 2 patient beds per room) reduces noise and other distractions that could adversely affect individuals' recovery after surgery or during serious illness. In some hospitals, particularly where ward rooms have been eliminated, private rooms (i.e., one patient bed per room) are assigned to persons with semi-private insurance coverage at no extra cost.¹¹

Private insurance plans offer private and semi-private room coverage for additional cost.

9.8 OTHER HEALTH CARE NEEDS

Health care expenditures related to sexual health

This section briefly discusses the costs of some prescription drugs and devices used during intimate encounters. These are included because two outcomes of sexual encounters - unplanned or unwanted pregnancy and disease transmission - may result when individuals who engage in sexual acts are not well-prepared to prevent either outcome. Individuals who do not have adequate insurance coverage, or whose insurance policies do not cover some of the over-the-counter items that may prevent unwanted pregnancies or disease transmission, may be in a compromised position if they do not have adequate income to pay for these items. The costs (both emotional and financial) to individuals and to the community of unprotected sexual encounters are significant.

In 1991, 313 babies were born to never-married women aged 15-19 in Hamilton-Wentworth, while a total of 1,039 babies were born that year to never-married women in the Region¹². Some of these women, particularly younger women, may be more likely to live in **poverty** with their children than are women who are older and more likely to have skills and support systems to help them raise their children, or who are married and share the economic burden of raising children with a spouse.¹³

In 1992, 337 of the 1,601 **therapeutic abortions** performed in the Region were performed on women aged 15-19.¹⁴ In 1992, 484 of the 1,601 women of Hamilton-Wentworth who had therapeutic abortions had had at least 1 previous therapeutic abortion.¹⁵

In 1989, out of 10 regional municipalities in Ontario, Hamilton-Wentworth had the third highest rate (1.05 per 10,000 children) of **children in substitute care** arranged by the Children's Aid Society.¹⁶

In 1993, the following incidences of **sexually transmissible diseases** were reported to the Medical Officer of Health in Hamilton-Wentworth (where a "case" had satisfied clinical and/or laboratory criteria for disease or with epidemiologic link to a clinical or laboratory confirmed case):

- Chlamydia cases: 142 males and 521 females (plus 13 cases with missing data on age or gender; total cases + 676)
- Gonorrhea Cases: 41 males, 39 females (plus 4 cases with missing data on gender (total cases + 84)
- Syphilis Cases: 4 males, 3 females
- Hepatitis B Cases: 4 males, 2 females
- AIDS Cases: 11 males, 1 female¹⁷

Contraceptives

In 1990, 6% of sexually active males aged 16-24, 34% of sexually active males aged 25-44, and 70% of sexually active males aged 45-64 reported never using a contraceptive in the past year. During the same period, 8% of sexually active females aged 16-24, 47% of sexually active females aged 25-44, and 81% of sexually active females aged 45-64 reported never using contraceptives in the past year. The reasons given by these sexually active individuals for not using contraception in the past year were: 48% were past the child-bearing age, 10% wanted to become parents, 29% reported that they were unable to have a child, and 13% gave "Other" reasons. 55% of sexually active males and 42% of sexually active females "Always/often" used contraceptives.¹⁸

The types of contraceptives used by sexually active males and females in Hamilton-Wentworth (besides sterilization, reported by 24% of sexually active men and 32% of sexually active women¹⁹) include birth control pills, condoms, intra-uterine devices (IUD), spermicides, and diaphragms²⁰. Some individuals who rely on natural family planning use a basal body thermometer. Other methods available include the Norplant implant and Depo-Provera injections. Some costs of these items are presented in Table 9.e. Costs for all items except the Norplant implant and Depo-Provera were obtained through a personal consultation with an IDA pharmacist in Stoney Creek.

Devices used to prevent the spread of sexually transmitted diseases

The most common way couples attempt to avoid spreading or contracting sexually transmissible diseases is through the use of condoms²¹, used with lubricants, which are priced in Table 9.e. In addition, lesbian couples also use dental dams when these are available. Dental dams cost approximately \$11-\$14 for a box of 100 but are difficult to obtain unless they are ordered through a physician's or dentist's office.²² A nurse at Planned Parenthood indicated that in some cases Saran Wrap is used in place of dental dams because of the general unavailability of dental dams.

Individuals who are unable to meet the costs of items related to sexual health are advised to consult their physician, Planned Parenthood in Hamilton, or the Regional Municipality of Hamilton-Wentworth Department of Public Health for further information.

TABLE 9.e: SOME TYPES OF CONTRACEPTIVES AND THEIR COSTS

TYPE OF CONTRACEPTIVE	COST
Birth control pills	\$19-\$22, depending on prescription
Condoms (pkg of 12) used with Lubricant (e.g., KY Jelly, 100 g.)	\$7 \$8
Intra-Uterine Devices (IUD)	\$40-\$45, depending on type
Spermicide(40 applications)	\$16
Diaphragm	\$20-\$30, depending on size
Basal body thermometer (digital)	\$10-\$15
Norplant implant (6 solastic progesterone tubes inserted in forearm, replace every 5 years)	\$500
Depo-Provera (2.5 cc vial, ingest 1cc every 3 months)	\$45/2.5 cc vial

9.9 MEDICINE CHEST SUPPLIES

Home medical supplies are required by all households. The standard for medicine chest supplies, developed by the Social Planning Council of Metropolitan Toronto in consultation with health agencies, represents basic necessities for emergencies and for treatment of minor ills. These standard "medicine chest" items and their expected replacement rates can be found in Appendix H-1. Average annual costs for these basics are illustrated in Table 9.f. Two costs are provided for each household size category, depending on whether the household uses Aspirin or Tylenol (refer to footnote in Appendix H-1).

The health care items were priced at a Shoppers Drug Mart store in Grimsby. Comparison pricing was done at an IDA drug store in Stoney Creek. Personal consultation with a buyer at the Shoppers Drug Mart store and a pharmacist at the IDA drug store indicated that the prices on any individual items in those two chains are within 10%-20% of each other and *overall, their prices are the same*. A random price check on a selection of items priced for this section and section "10.0 Personal Care" of the *SPRC Guide* confirmed that this seems to be the case. In some cases, the Shoppers Drug Mart prices are slightly higher; in other cases, they are slightly lower. This price range is evident on items within product categories (e.g., brand name shampoos) but not necessarily between categories as a whole (e.g., the price of hair care products as a whole does not seem to be significantly different between the two chains).

Furthermore, the pharmacist at the IDA store stated that consumers who shop at smaller, independently owned pharmacies or drug stores in the Region will pay approximately 20% more than they would pay at the larger chains, because smaller chains and independent retail outlets cannot take advantage of discounts for volume buying.

Hence, the costs indicated in this section and section "10.0 Personal Care" are those found at the Shoppers Drug Mart store. Users of this *Guide* are advised that these prices will vary between 10-20% on individual items in stores belonging to these two retail chains, and can be up to 20% higher again in smaller chains or in independently owned stores.

This approach to costing health care products and personal care products is not intended as an endorsement for shopping at either of these retail chains but rather to provide costs of brand name items in retail outlets that are commonly found throughout the Region.

TABLE 9.f: SOME ANNUAL COSTS* FOR MEDICINE CHEST SUPPLIES

HOUSEHOLD SIZE	COST PER YEAR
1 - 2 persons	\$61 (if using Aspirin) \$62 (if using Tylenol)
3 - 5 persons	\$124 (if using Aspirin) \$127 (if using Tylenol)
6 or more persons	\$188 (if using Aspirin) \$192 (if using Tylenol)

*Rounded to the nearest dollar.

9.10 OTHER CONSIDERATIONS

When updating the 1995 SPRC Guide for Household Budgeting in Hamilton-Wentworth, it became clear that there is overlap between the items that may be appropriate to cost in this section and items that are costed in other sections of the Guide. For example, mention was made, in the introduction to this section, of recreational activities that may be undertaken to benefit cardiovascular health, but that have traditionally been considered as recreational expenses.

Another type of expenditure that has not been included in the "health care" budget includes items that are considered to belong to the "personal care" category (section 10.0 of this Guide). Some examples of these items are toothbrushes, toothpaste and other dental care products, and feminine hygiene products such as sanitary napkins. By continuing to consider these items as "personal care" responsibilities rather than health care responsibilities, it suggests that there is a major component of personal choice in buying such products. (Another example from the former "Household Operations" section of the Guide is toilet paper, which contributes to the sanitation and hygiene needs of households.)

In fact, individuals do not have the choice of buying or not buying these products. Individuals of all ages must take care of their teeth, or the health of the population would soon be seriously compromised. Menstruating women cannot forego buying sanitary napkins and/or tampons. Babies need diapers; yet these have been included in the "Clothing" section of this Guide.

It is suggested that there should be a re-thinking of the underlying concepts which determine where in the budget guides particular items are considered. Governments that are truly concerned about the health of communities should remove point-of-sale taxes to recognize these items as basic health-related necessities and reflect the value of these goods (and services) to the health of the population.

ENDNOTES FOR 9.0 HEALTH CARE

1 For example, in discussing the quality of life issues that guided its development, the draft Hamilton-Wentworth Official Plan identifies as one of the "critical factors that influence the quality of life and community well-being as, "the emphasis on a health care system that highlights health promotion and disease prevention". See Regional Municipality of Hamilton-Wentworth Planning and Development Department, Towards a Sustainable Region: Hamilton-Wentworth Region Official Plan, September '93, draft, p. B-1.

2 Refer to Pennock, M. and Foulds, R. (October, 1994), Determinants of Health in Hamilton-Wentworth: A Comparative Analysis of Hamilton-Wentworth With Other Ontario Regional Municipalities. This was a collaborative publication of the Social Planning and Research Council of Hamilton-Wentworth and the Social Services Department of the Regional Municipality of Hamilton-Wentworth.

3 "Payments to all social service agencies which receive ministry [i.e., Ontario Ministry of Community and Social Services] funding will be cut by 2.5 per cent, effective Oct. 1. The cuts are designed to save \$44-million. This will be followed by another 5 per cent reduction in the next fiscal year which begins in March [1996]." From The Spectator (Tuesday, August 1, 1995), "Budget Cuts: 130 area groups feel pinch", p. A1.

4 Personal communication, April 3, 1995.

5 Personal communication, OHIP, Hamilton office, April 3, 1995.

6 Health Priorities Analysis Unit, Faculty of Health Sciences, McMaster University (April, 1994), Fact Book on Health in Hamilton-Wentworth, 3rd edition. From data presented in "Exhibit 3.6.3, Dental Problems of Hamilton-Wentworth Residents Within Past Month, by Gender, 1990", p. 111. Source: Ontario Ministry of Health (1992), 1990 Ontario Health Survey.

7 Health Priorities Analysis Unit, from "Exhibit 3.6.5.", p. 112.

8 Ibid., from "Exhibit 3.6.9.", p. 113.

9 Ibid., p. 114.

10 Personal communication, office of Dr. J. Scott Peaker, Grimsby, February, 1995.

11 Personal communication, OHIP, Hamilton office, April 3, 1995.

12 Health Priorities Analysis Unit, from data presented in "Exhibit 3.5.2, Live Births in Hamilton-Wentworth, by Age and by Marital Status of Mother and by Infant Weight and by Gestation Period, 1991" (Source: Ontario Ministry of Health, Public Health Branch, 1993), p. 103.

13 In 1991, four out of five lone-parent families in Canada were headed by women; nearly half of female-headed lone-parent families in Canada had an income of less than \$20,000 in 1990; three out of five lone-parent families in Canada in 1991 were headed by women under the age of 45. (In Statistics Canada (n.d.), Family Income in Canada, Cat. No. 96-318E, p. 2.) 25.84% of all lone-parent families in Hamilton-Wentworth had no member in the labour force in 1991; 14.39% of all lone-parent families in the Region had 3 or more children living at home; and 10.92% of all non-employment income in Hamilton-Wentworth in 1991 was received by lone-parent families (Premier's Council on Health, Well-Being and Social Justice (1994), The Premier's Council Policy Forum: Creating a Future that Works, Phase 2: Local Strategy Discussions, Regional Municipality of Hamilton-Wentworth, n.p.: where "'non-employment income' refers to payments made to individuals without providing goods or services in return: Unemployment Insurance, Superannuations, Old Age Security, Guaranteed Income Supplements, CPP, Child Tax Credit, Family Allowance, FST/GST Tax Credits, Workers' Compensation").

14 Health Priorities Analysis Unit, from data presented in "Exhibit 3.5.4, Therapeutic Abortions for Residents of Hamilton-Wentworth by Location and by Age of Woman, 1992" (Source: Ontario Ministry of Health, Public Health Branch), p. 104.

15 Ibid., "Exhibit 3.5.7, Therapeutic Abortions Performed in Hospitals for Residents of Hamilton-Wentworth, by Age and by Number of Previous Therapeutic Abortions, 1992" and "Exhibit 3.5.8, Therapeutic Abortions Performed in Free Standing Clinics for Resident of Hamilton-Wentworth, by Age and by Number of Previous Therapeutic Abortions, 1992" (Source: Ontario Ministry of Health, Public Health Branch, 1993), p. 106.

16 Pennock, M. And Foulds, R., p. 10.

17 Health Priorities Analysis Unit, from "Exhibits 3.1.6., 3.1.7., 3.1.8 and 3.1.9.", p. 62.

18 Health Priorities Analysis Unit, from "Exhibit 3.5.14 and 3.5.15", p. 109 (Source: Ontario Ministry of Health (1992), 1990 Ontario Health Survey).

19 Ibid., Exhibit 3.5.12, p. 108.

20 Personal communication, Planned Parenthood, Hamilton, July 11, 1995; Health Priorities Analysis Unit, "Exhibit 3.5.12.", p. 108.

21 Personal communication with Planned Parenthood, Hamilton, Ontario.

22 Personal communication, office of Dr. T.J. Barlow, Dental Surgeon.

BUDGET WORKSHEET FOR SECTION 9.0 HEALTH CARE

IN ALL CALCULATIONS, USE ANNUAL COSTS

Fill in all the figures that apply to your household (not all may apply):

	Column 1	Column 3
SUPPLEMENTAL HEALTH CARE INSURANCE PREMIUM COSTS (include costs for all household members covered under the plan):	\$ _____	Carry this total to Column 2 → \$ _____
PRESCRIPTION DRUGS:		
Annual deductible amount (if you are covered by an insurance plan)	\$ _____	
OR: ADD: Out-of-pocket expenses (no insurance coverage)	\$ _____	
ADD: Estimated cost of over-the-counter medications (e.g., cough syrup; antihistamines/allergy medications):	\$ _____	
Subtotal 1:	\$ _____	
SUBTRACT: Estimated amount credited against your income tax:	\$ _____	
SUBTRACT: Amount covered by the Trillium Drug Program:	\$ _____	
SUBTRACT: Cost of drugs covered under the Ontario Drug Benefit Program:	\$ _____	
Subtotal 2:	\$ _____	Carry this total to Column 2 → \$ _____
Subtotal 3: (Add the two items in Column 2)		\$ _____

Carry the amount shown in Subtotal 3 to Column 2 on the next page.

Column 1

Column 2

Subtotal 3 carried from previous page:

\$ _____

DENTAL COVERAGE:

Annual deductible amount you pay (if covered under an insurance plan):

\$ _____

ADD: Difference between the fee your insurance company pays and the fee your dentist charges:

\$ _____

OR: ADD: Out-of-pocket expenses (no insurance coverage):

\$ _____

Subtotal 4: \$ _____

SUBTRACT: Estimated amount credited against your income tax:

\$ _____

SUBTRACT: Children's dental care covered under the CINOT program:

\$ _____

Subtotal 5: \$ _____

Carry this total to Column 2

→

\$ _____

PRESCRIPTION EYEWEAR

Difference between the cost of your eyewear and the amount covered under your insurance plan:

\$ _____

ADD: Out-of-pocket expense (no insurance coverage):

\$ _____

Subtotal 6: \$ _____

Carry this total to Column 2

→

\$ _____

Subtotal 7:

(Add the items in Column 2)

\$ _____

Carry the amount shown in Subtotal 7 to Column 2 on the next page:

Column 1

Column 2

Subtotal 7 carried from previous page:

\$ _____

SEMI-PRIVATE HOSPITAL ROOM

Out-of-pocket expense (not covered under an insurance plan):

\$ _____

SEXUAL HEALTH NEEDS

Contraceptives (medication/devices):

\$ _____

ADD: Devices to prevent the spread of sexually transmissible diseases:

\$ _____

Subtotal 8: \$ _____

Carry this total to Column 2

→

\$ _____

MEDICINE CHEST SUPPLIES from Table 9.f:

\$ _____

ASSISTIVE DEVICES

Out-of-pocket expenses:

\$ _____

ADD: Difference between costs and amount covered by public and private assistance programs:

\$ _____

Subtotal 9: \$ _____

Carry this total to Column 2

→

\$ _____

TOTAL HEALTH CARE COSTS:
(Add items in Column 2)

\$ _____

APPENDIX "H"

APPENDIX H-1

SOME UNIT COSTS¹ AND NUMBER OF ITEMS NEEDED PER YEAR (WITH EXPECTED REPLACEMENT RATES²) FOR MEDICINE CHEST ITEMS

SUPPLIES	HOUSEHOLD SIZE			UNIT COST
	1 - 2 persons	3 - 5 persons	6+ persons	
Thermometer (digital)	1/3	1/2	1/2	\$14.99
Tweezers	1/3	1/2	1/2	\$3.34
Safety pins, large (6 per pack)	1/2	1	3/2	\$1.99
Medicine dispenser (graduated spoon)	1/5	1/4	1/3	\$2.99
Antiseptic spray	2	4	6	\$5.69
Petroleum jelly (50 g)	4	8	10	\$1.69
Aspirin (100 tablets) ³	2	4	6	\$5.29
OR: Tylenol (100 tablets)	2	4	6	\$5.99
Vitamin A&D ointment (50 g)	1/3	1/2	1	\$5.69
Elastoplast bandages (pkg. 50)	2	4	6	\$3.69
5 cm bandage (4.5 m)	1/2	1	2	\$4.49
Sterile gauze (12 pads)	1	2	4	\$4.49
Absorbent cotton (medium pkg)	1	2	3	\$2.99
2.5 cm adhesive tape (4.5 m)	2	4	6	\$3.99

NOTE: Previous versions of the SPRC Guide included the cost of an “eye cup”. This item was not readily available at the local Shoppers Drug Mart and IDA drug stores that were consulted for prices for this Guide, but required a special order. For that reason, it has been removed from this table.

¹ Where available unit sizes differ from those used in previous Guides, the expected lifespan has been modified to reflect the difference in product volume that is available in the new size container. (E.g., 2- 99 g tubes of petroleum jelly were needed for a 1-2 person household in previous Guides; the current table indicates that 4-50 g tubes will be required for the same size household.)

² Figures indicate how many items will be needed per year. For example, the figure “1/3” indicates that one item should last for 3 years.

³ Aspirin is not recommended for children and young adults. For this reason, Tylenol is offered here as an alternative medication.

GUIDE FOR HOUSEHOLD BUDGETING 1995

SECTION 10.0

PERSONAL CARE

1995 SPRC GUIDE FOR HOUSEHOLD BUDGETING

SECTION 10.0 PERSONAL CARE

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10.0 PERSONAL CARE

Personal care and physical hygiene are important for a person's self-image, health, social relations and employment. Inclusion of the costs of personal care items in a "minimum budget" goes beyond the basic food, shelter and clothing costs used by Statistics Canada, yet we suggest that inclusion of these items is necessary to ensure individuals' well-being.

10.1 WHAT'S NEW IN THE 1995 SPRC GUIDE?

Product packaging

Some of the product packaging and volume per unit (e.g., amount of product in a bottle, container, etc.) has changed for some of the personal care products. For example, only one brand of name-brand shampoo is available locally in the 450 ml size that was used as the standard in the 1990 SPRC Guide.

Similarly, sizes of bar soap and toothpaste tubes have changed. The costs provided in this Guide reflect the costs of items in container or package sizes that are readily available in this Region and that are closest to the container or package sizes used in previous versions of the Guide. Refer to item "10.3 Costing Procedure" below for further information on how annual costs were determined for this Guide given the change in some product container or package sizes.

Changing personal care habits

Oral hygiene

Changing trends in personal care habits are reflected in the 1995 SPRC Guide. For example, whereas previous Guides recommended buying two toothbrushes per person per year, the Canadian Dental Association currently recommends replacing your toothbrush with a new one every 3 months (i.e., 4 new toothbrushes per year). In addition, dental floss has been included in the 1995 SPRC Guide to reflect the growing awareness of the importance of flossing to general oral health.

Feminine hygiene

Another area of change is in the costing of feminine hygiene products. Previous Guides suggested that 9 packages of 12 sanitary napkins or tampons (108 sanitary napkins or tampons) were adequate to meet women's menstrual needs over the course of a year. However, with the greater awareness of Toxic Shock Syndrome, tampon manufacturers are recommending that each tampon should not be worn longer than eight hours. Given that there are 24 hours in a day and many women need this type of protection for about seven days, at least 21 tampons would be required each month by women who use them. This translates to an annual supply of 252 tampons, compared with the previous Guides' standard of 9 boxes of 12 tampons (108 tampons) per year. The 1994 Manitoba Budget Guide suggests that 8 boxes of 30 sanitary napkins should be included in the budget for women and girls aged 12-18. The 1995 SPRC Guide uses the number indicated in the Manitoba Budget Guide 1994 as the suggested requirements for personal care products, as updated standards have not yet been developed locally to reflect changing standards.

Because some women prefer sanitary napkins over tampons (and vice-versa) and some women use the one product or the other exclusively, a similar quantity of sanitary napkins has been costed in this Guide. It appears that in previous Guides, both tampons and sanitary napkins were included in a woman's personal care expenditures. This version of the Guide provides costs for using either one or the other product. However, it should be kept in mind that the use of these products is very much a personal choice and some women may use both types of products. As noted in other sections of the 1995 SPRC Guide, the costs presented here are to be used as guidelines only; the unique needs of each household should be taken into consideration when preparing individual budgets.

Hair care products

Similarly, whereas in previous Guides shampoo alone was costed for the budget, store personnel suggested that shampoo seems rarely to be used without a hair conditioner. Therefore, for the purposes of this Guide, the cost of shampoo was determined by averaging the cost of three different types of hair cleaning products: Head and Shoulders shampoo, which is a high-volume-sales dandruff shampoo used without a separate conditioner; Pert Plus shampoo and conditioner combination; and the average cost of one bottle of European Formula Shampoo and one bottle of European Formula Conditioner.

These are only three examples of changing standards and expectations that may guide purchases of personal care products. New standards should be considered for the next version of the Guide to reflect changing health and societal values and new product development.

Terminology

As indicated in section "4.0 Clothing" of this Guide, the term "**home-based**" has been introduced to include individuals who conduct business from their home, who have paid employment that they engage in at home, or who provide volunteer services that may or may not require their presence outside the home in addition to the traditional homemaking responsibilities.

Standards determined by age and employment status

Previous versions of the SPRC Guide have differentiated between the needs of employed men, home-based men and senior men; and employed women, home-based women and elderly women.

Careful comparison of standards in previous Guides and information contained in other sources, e.g., the Manitoba Budget Guide 1994, suggest the following changes may be appropriate for the 1995 SPRC Guide:

- Boys ages 15-18, employed men, home-based men and senior men have the same personal care product needs except boys aged 15-18 need fewer razors and less shaving foam.
- Girls aged 12-18, employed women, home-based women and elderly women have the same needs except that elderly women do not need sanitary napkins or similar products.

These standards have been adopted for the 1995 SPRC Guide. Future versions of the SPRC Guide should consider establishing standards for individuals who may need to attend to business or volunteer functions outside the home for varying periods of time (e.g., individuals who operate a home-based business but who meet regularly with clients, bankers, etc., outside of the home may require more professional hair services or hair care products than individuals who engage in more homemaking types of tasks and engage in volunteer work outside of the home only once a month).

As in other sections of this Guide, the figures presented in this section are intended to be a *general guide only* to personal care costs. Users of this Guide are encouraged to determine the unique needs of household members when preparing budget figures for their households.

Infants' personal care expenditures

Previous versions of the SPRC Guide suggested that one-half the cost of a child age 2-5 years should be allocated for an infant's personal care products. However, the Winnipeg Budget Guide 1994 refers to the items included in the "Clothing" section of that guide as including infants' personal care needs (see page 79 of the Winnipeg guide). Careful comparison of the "Miscellaneous" items contained in Appendix C-2 of section "2.0 Clothing" in the 1995 SPRC Guide suggests that infants' personal care needs are indeed included in the clothing section. Hence, infants are not allocated expenditures in section "10.0 Personal Care" of the 1995 SPRC Guide.

Budgeting for discretionary or "miscellaneous" items

In the 1990 SPRC Guide, an extra 15% of the identified basic personal care expenditures for all males and females under the age of 65, and 25% of the identified basic personal care expenditures for women over 65 were included to cover miscellaneous items, allowing for variation in individual needs and expenditures. The 1994 Manitoba Budget Guide has suggested fewer basic items for the personal care budget for individuals than indicated in previous SPRC Guides, but increased the amount of money (percentage of the basic personal care budget) allocated for miscellaneous items for all ages and sexes except children aged 1-11 and boys aged 12-14.

The approach used in the Manitoba Budget Guide 1994 has been adopted for the 1995 SPRC Guide to indicate *some* common personal care expenditures and recognize to a greater extent than previously, the role of individual choice in the way that the miscellaneous or discretionary amount is spent. Field work has shown that without a doubt there is a very wide array of personal care products available to consumers that serve similar purposes but offer a wide range of optional features and enhancements, in a wide range of prices. This availability of products reflects the manufacturers' increasing responsiveness to consumer demands and increasing attempts to design new products features that may be alluring to targeted consumer groups. The particular product that is selected by the buyer in any category of personal care products is very much a personal choice.

10.2 IN GENERAL

The costs included in Table 10.a are for brand-name items. Standards are based upon practices and expenditures identified by the Social Planning Council of Metropolitan Toronto's specialist and expert committees. Where it seemed that standards may not reflect current buying trends identified by store personnel, standards used in the Manitoba Budget Guide 1994 were used as appropriate.

As in other sections, it cannot be stressed enough that the suggested budget figures presented here are to be used as a general guide only. Some provision for individual variation has been made by using the Manitoba Budget Guide 1994 approach to limiting identified personal care items and expanding the personal preference options by increasing the amount of discretionary money available. Other personal care needs that individuals may have, e.g., due to allergies or special health needs, should be considered when compiling a household budget.

10.3 COSTING PROCEDURES

Prices for all items except hair cuts and perms were collected at various Shoppers Drug Mart and IDA Drug Stores in the Region between February and April, 1995. As much as possible, name-brand items and items that were identified by store personnel as high-volume sellers have been included in developing this section of the Guide. Regular prices were used. Further information on costing using the two drug store chains has been included in section "9.0 Health Care", item "9.9 Medicine chest supplies". The costs of haircuts and perms were obtained from Tony and Carmen's, a well-established hair salon in Hamilton, and First Choice, a chain of hair salons that is well represented in the Region. Average costs of these hair services are provided in Table 10.a.

Costs of personal care products that are expected to last more than one year are pro-rated for their lifespan. For example, the annual cost of a hair brush that is expected to last 5 years is shown as 1/5. This indicates that one hair brush would be purchased every five years, and suggests that one-fifth of the cost of a hair brush should be included in the household budget each year.

Appendix I-1 provides a detailed breakdown of the costs for items that have been identified in the Social Planning Council of Metropolitan Toronto's Budget Guides and the Winnipeg Budget Guide 1994 as typical personal care items that a household would purchase. However, consultation with some community informants suggests that the consumption standards adopted by the Winnipeg Budget Guide 1994 may be more reflective of current standards than those that have been used in previous SPRC Guides (based on the Metro Toronto standards). Hence, the Winnipeg standards have been used to indicate appropriate quantities of personal care products in Appendix I-1 of this 1995 SPRC Guide.

Because there are numerous differences between the volumes of product containers used as the standard in the Winnipeg Budget Guide 1994 (and the standards used in previous Guides) and the package or container sizes that are commonly available in this Region, the *volume or amount* of product required annually has been indicated in the chart in Appendix I-1. Then, the number of containers or packages of product needed to provide that volume or amount of product was determined. The number of containers or packages needed was multiplied by the cost of each container or package to provide a figure of estimated annual expenditure on each product.

Because the exact amounts of product recommended may not be available in the containers or packages found on the store shelves, the chart indicates how many packages or containers it would be necessary to buy to provide just *under* the recommended amount of product and how many it would be necessary to purchase to provide just *over* the recommended amount. It remains up to users of this Guide to determine whether they prefer to "scrimp" and buy the number of packages or containers that would provide a bit less than recommended per the standards suggested in this budget guide, or buy the greater amount. Table 10.a provides these ranges of costs that might be incurred when buying personal care items for individuals in a household.

TABLE 10.a: SOME ANNUAL COSTS* FOR PERSONAL CARE NEEDS BASED ON AGE, SEX AND ACTIVITY STATUS

AGE, SEX AND ACTIVITY STATUS	COST PER YEAR
Child age 1 - 6 years	\$121 - \$124
Child age 7 - 11 years	\$119 - \$122
Boys age 12 - 14 years	\$221 - \$228
Boys age 15 - 18 years	\$329 - \$336
Men - employed	\$367 - \$374
Men - home-based	\$367 - \$374
Men - seniors	\$367 - \$374
Girls age 12 -14 years	\$442 - \$463
Girls age 15 - 18 years	\$552 - \$579
Women - employed	\$460 - \$483
Women - home-based	\$460 - \$483
Women - seniors	\$346 - \$354

*Rounded to the nearest dollar.

BUDGET WORKSHEET FOR SECTION 10.0 PERSONAL CARE

IN ALL CALCULATIONS, USE ANNUAL COSTS

This section may represent the most difficult to price because of the great “personal preference” factor which guides purchases of personal care products. In working out a household budget, it is strongly suggested that you include the costs of products and quantities that your household members actually use, rather than depend on the general guide presented in Table 10.a, if possible. This will give you a more accurate budget figure.

	Column 1	Column 2
Cost of personal care products from Table 10.a and from consultations with members of your household:	\$ _____	
If you will be buying items this year that are pro-rated in Appendix I-1:		
SUBTRACT: The pro-rated costs indicated in Appendix I-1:	\$ _____	
Subtotal 1:	\$ _____	
ADD: The full cost of the items as indicated in Appendix I-1:	\$ _____	
Subtotal 2:	\$ _____	Carry this total to Column 2
		→ \$ _____
Personal care products to accommodate special needs: (Do not include items that you have included in the Worksheet for section “9.0 Health Care”)		\$ _____
TOTAL PERSONAL CARE COSTS: (Add items in Column 2)		\$ _____

APPENDIX "I"

APPENDIX I-1

CONSUMPTION STANDARDS PER YEAR¹, UNIT COSTS² AND COSTS OR RANGE OF ESTIMATED ANNUAL COSTS³ FOR SOME PERSONAL CARE PRODUCTS AND SERVICES BY AGE, SEX, AND ACTIVITY GROUPS

ITEM	AGE		AVERAGE SELLING PRICE (\$/selling unit or service)
	Child 1 - 6 years	Child 7 - 11 years	
Haircut - professional services	4	4	\$11.00
	\$44	\$44	
Cleansing tissue	900 2-ply tissues	900 2-ply tissues	\$1.79/box of 300 tissues
	\$5	\$5	
Toothbrush - child's	4	4	\$2.49
	\$10	\$10	
Toothpaste - child's	600 ml	600 ml	\$.99/75 ml tube
	\$8	\$8	
Dental floss - unwaxed	183 m (200 yd)	183 m (200 yd)	\$1.29/55 m
	\$8 - \$9	\$8 - \$9	
Toilet soap	360 ml	360 ml	\$1.29/pkg of 3-90 gr bars
	\$1 - \$3	\$1 - \$3	
Shampoo	4 L	4 L	\$4.99/500 ml bottle
	\$40	\$40	
Hairbrush/comb	1/2	1/4	\$5.49
	\$3	\$1	
Nail file - metal	1/2	1/2	\$1.99
	\$1	\$1	
Nail brush	1/2	1/2	\$1.59
	\$1	\$1	

¹As indicated in the Winnipeg Budget Guide 1994, pp. 80 and 82.

²Costs per package or container sizes that are readily available in Hamilton-Wentworth, rounded to the nearest dollar.

³Refer to discussion in item "10.3 Costing Procedure" of the text.

ITEM	AGE		AVERAGE SELLING PRICE (\$/selling unit or service)
	Boys 12 - 14 years	Boys 15 - 18 years	
Haircut - professional services	6	8	\$14.25
	\$86	\$114	
Cleansing tissue	1050 2-ply tissues	1050 2-ply tissues	\$1.79/box of 300 tissues
	\$5 - \$7	\$5 - \$7	
Toothbrush	4	4	\$2.49
	\$10	\$10	
Toothpaste	600 ml	600 ml	\$.93/75 ml tube
	\$7	\$7	
Dental floss - unwaxed	183 m (200 yd)	183 m (200 yd)	\$1.29/55 m
	\$8 - \$9	\$8 - \$9	
Toilet soap	1260 ml	1260 ml	\$1.29/pkg of 3-90 gr bars
	\$5 - \$6	\$5 - \$6	
Shampoo	6 L	6 L	\$3.00/300 ml bottle
	\$60	\$60	
Hairbrush/comb	1/5	1/5	\$5.49
	\$1	\$1	
Nail file - metal	1/2	1/2	\$1.99
	\$1	\$1	
Nail brush	1/2	1/2	\$1.59
	\$1	\$1	
Deodorant/Antiperspirant	225 g	225 g	\$2.59/60 ml
	\$8 - \$10	\$8 - 10	
Shaving foam	---	1200 ml	\$3.06/300 ml can
	---	\$12	

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ITEM	AGE		AVERAGE SELLING PRICE (\$/selling unit or service)
	Boys 12 - 14 years	Boys 15 - 18 years	
Razor	---	1/5	\$4.99/razor (handle)
	---	\$1.00	
Razor blades	---	80 blades	\$6.65/pkg of 10
	---	\$53	
Other*	15% of above	25% of above	
	\$29 - \$30	\$43 - \$44	

*Includes miscellaneous items such as mouthwash, aftershave, etc.

ITEM	MEN - EMPLOYED	MEN - HOME- BASED	MEN - SENIORS	AVERAGE SELLING PRICE (\$/selling unit or service)
Haircut - professional services	8	8	8	\$14.25
	\$114	\$114	\$114	
Cleansing tissue	1050 2-ply tissues	1050 2-ply tissues	1050 2-ply tissues	\$1.79/box of 300 tissues
	\$5 - \$7	\$5 - \$7	\$5 - \$7	
Toothbrush	4	4	4	\$2.49
	\$10	\$10	\$10	
Toothpaste	600 ml	600 ml	600 ml	\$.93/75 ml tube
	\$7	\$7	\$7	
Dental floss - unwaxed	183 m (200 yd)	183 m (200 yd)	183 m (200 yd)	\$1.29/55 m
	\$8 - \$9	\$8 - \$9	\$8 - \$9	
Toilet soap	1260 ml	1260 ml	1260 ml	\$1.29/pkg of 3- 90 gr bars
	\$5 - \$6	\$5 - \$6	\$5 - \$6	
Shampoo	6 L	6 L	6 L	\$3.00/300 ml bottle
	\$60	\$60	\$60	
Hairbrush/comb	1/5	1/5	1/5	\$5.49
	\$1	\$1	\$1	
Nail file - metal	1/2	1/2	1/2	\$1.99
	\$1	\$1	\$1	
Nail brush	1/2	1/2	1/2	\$1.59
	\$1	\$1	\$1	
Deodorant/Antiperspirant	225 g	225 g	225 g	\$2.59/60 ml
	\$8 - \$10	\$8 - \$10	\$8 - \$10	

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ITEM	MEN - EMPLOYED	MEN - HOME- BASED	SENIORS	AVERAGE SELLING PRICE (\$/selling unit or service)
Shaving foam	1800 ml	1800 ml	1800 ml	\$3.06/300 ml can
	\$18	\$18	\$18	
Razor	1/5	1/5	1/5	\$4.99/razor
	\$1	\$1	\$1	
Razor blades	120 blades	120 blades	120 blades	\$6.65/pkg of 10
	\$80	\$80	\$80	
Other*	25% of above	25% of above	25% of above	
	\$48 - \$49	\$48 - \$49	\$48 - \$49	

*Includes miscellaneous items such as mouthwash, aftershave, etc.

ITEM	WOMEN - EMPLOYED	WOMEN - HOME- BASED	WOMEN - SENIORS	AVERAGE SELLING PRICE (\$/selling unit or service)
Haircut - professional services	8	8	8	\$20.25
	\$162	\$162	\$162	
Cleansing tissue	1050 2-ply tissues	1050 2-ply tissues	1050 2-ply tissues	\$1.79/box of 300 tissues
	\$5 - \$7	\$5 - \$7	\$5 - \$7	
Toothbrush	4	4	4	\$2.49
	\$10	\$10	\$10	
Toothpaste	600 ml	600 ml	600 ml	\$.93/75 ml tube
	\$7	\$7	\$7	
Dental floss - unwaxed	183 m (200 yd)	183 m (200 yd)	183 m (200 yd)	\$1.29/55 m
	\$8 - \$9	\$8 - \$9	\$8 - \$9	
Toilet soap	1260 ml	1260 ml	1260 ml	\$1.29/pkg of 3- 90 gr bars
	\$5 - \$6	\$5 - \$6	\$5 - \$6	
Shampoo	6 L	6 L	6 L	\$3.00/300 ml bottle
	\$60	\$60	\$60	
Hairbrush and comb	1/5	1/5	1/5	\$7.75
	\$2	\$2	\$2	
Nail file - metal	1/2	1/2	1/2	\$1.99
	\$1	\$1	\$1	
Nail brush	1/2	1/2	1/2	\$1.59
	\$1	\$1	\$1	
Deodorant/Antiperspirant	225 g	225 g	225 g	\$2.59/60 ml
	\$8 - \$10	\$8 - \$10	\$8 - \$10	

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ITEM	WOMEN - EMPLOYED	WOMEN - HOME- BASED	WOMEN - SENIORS	AVERAGE SELLING PRICE (\$/selling unit or service)
Razor blades - disposable	20 razors	20 razors	20 razors	\$3.99/pkg of 10
	\$8	\$8	\$8	
Sanitary napkins	240 napkins	240 napkins	---	\$3.99/box of 18-22 napkins (depending on absorbency)
	\$44 - \$56	\$44 - \$56	---	
OR: Tampons	240 tampons	240 tampons	---	\$4.74/box of 24 (various absorbencies)
	\$47	\$47	---	
Other*	25% of above	25% of above	25% of above	
	\$92 - \$97	\$92 - \$97	\$69 - \$71	

ITEM	GIRLS 12 - 14 YEARS	GIRLS 15 - 18 YEARS	AVERAGE SELLING PRICE (\$/selling unit or service)
Haircut - professional services	8	8	\$20.25
	\$162	\$162	
Cleansing tissue	1050 2-ply tissues	1050 2-ply tissues	\$1.79/box of 300 tissues
	\$5 - \$7	\$5 - \$7	
Toothbrush	4	4	\$2.49
	\$10	\$10	
Toothpaste	600 ml	600 ml	\$.93/75 ml tube
	\$7	\$7	
Dental floss - unwaxed,	183 m (200 yd)	183 m (200 yd)	\$1.29/55 m
	\$8 - \$9	\$8 - \$9	
Toilet soap	1260 ml	1260 ml	\$1.29/pkg of 3-90 gr bars
	\$5 - \$6	\$5 - \$6	
Shampoo	6 L	6 L	\$3.00/300 ml bottle
	\$60	\$60	
Hairbrush and comb	1/5	1/5	\$7.75
	\$2	\$2	
Nail file - metal	1/2	1/2	\$1.99
	\$1	\$1	
Nail brush	1/2	1/2	\$1.59
	\$1	\$1	
Deodorant/Antiperspirant	225 g	225 g	\$2.59/60 ml
	\$8 - \$10	\$8 - \$10	

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ITEM	GIRLS 12 - 14 YEARS	GIRLS 15 - 18 YEARS	AVERAGE SELLING PRICE (\$/selling unit or service)
Razor blades - disposable	20 razors	20 razors	\$3.99/pkg of 10
	\$8	\$8	
Sanitary napkins	240 napkins	240 napkins	\$3.99/box of 18-22 napkins (depending on absorbency)
	\$44 - \$56	\$44 - \$56	
OR: Tampons	20 pkg	20 pkg	\$4.74/box of 24 (various absorbencies)
	\$47	\$47	
Other*	20% of above	50% of above	
	\$74 - \$77	\$184 - \$193	

GUIDE FOR HOUSEHOLD BUDGETING 1995

SECTION 11.0

RECREATION

1995 SPRC GUIDE FOR HOUSEHOLD BUDGETING

SECTION 11.0 RECREATION

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11.0 RECREATION

Recreational activities represent another area in which the unique nature of household expenditures is evident. Clearly, no one standard of activities can reflect the diversity of household preferences and practices.

11.1 WHAT'S NEW IN THE 1995 SPRC GUIDE?

Technological innovations - new products

A number of technological advances have been made since the Metropolitan Toronto Social Planning Council advisory committees originally suggested standards for recreational products and services. For example, audiocassette and laser disk recordings have replaced vinyl records as the media of consumer choice¹. Similarly, videocassette recorders and computer game systems such as Nintendo and Genesis have become common in Ontario households. Multi-media computers with modem capabilities that allow people to use electronic mail are catching on.

Some of these products that were not included in previous Guides but are reported in Statistics Canada publications as common household items (i.e., found in more than 50% of Ontario households) are included in the 1995 SPRC Guide to reflect updated consumer spending trends.

Effect of the rate of technological innovation on expected product lifespans

The widespread ownership of some of these new technological inventions, such as videocassette recorders/players (VCR's), for example, suggests that new standards should be developed for this section of the Budget Guide. For example, the expected lifespan of VCR's has not been included in previous Guides, as they were not as commonplace in households as they are today². Consultation with retail outlets (i.e., Sears and Zellers) indicates that the expected lifespan for a VCR is ten years; this is reflected in Appendix J-1.

Similarly, the relatively long lifespan over which the costs for items such as televisions have been prorated in previous versions of the Guide may not reflect the quickly changing features that are made available each year on these products. Some items may be replaced in some households by new and improved versions of the product before previously-boughten products reach their expected lifespan. This should be considered in future development of standards for the SPRC Guide.

Effects of the availability of new products and services on household recreational consumption patterns

As new recreational products or services enter the market, they may affect the ways or the frequency with which households engage in other recreational activities. For example, most households own at least one VCR. The availability of movies on videocassette tapes may have influenced the rate at which people attend movies at the theatre, but this is not reflected in the current suggested budget as the relevant standards have not been developed to reflect this new trend in entertainment.

Neither has the frequency of renting videocassettes been determined for households. Consultations with local retail outlets that rent videocassettes to the public suggest that this type of information is not being collected. The suggested budget in this section of the 1995 SPRC Guide does not include the cost of renting videocassettes as appropriate standards were not developed for the purposes of this Guide. Instead, Appendix J-2 presents information from the Hamilton Public Library that describes that institution's video borrowing policies. Videos can be borrowed free of charge from the library by children and adults alike.

Users of this Guide are advised to consider their own households' recreational habits when determining their video rental costs and any effect their video watching habits may have on other recreational activities (e.g., attendance at movie theatres).

Service and repair costs

Previous Guides have included a budget category for service and repair costs. This category has been eliminated from the 1995 SPRC Guide. The relatively low costs of most small recreational appliances and equipment such as audiocassette recorders and cameras, the good warranty and guarantee protection available for larger or more expensive purchases, and the quick obsolescence of electronic gadgets suggests that the replacement option may be more practical and cost-effective than repair in many situations.

This is not to suggest that SPRC condones a "throw-away" society; that would, in fact, contravene the philosophy of sustainable development that guides in part the work of the SPRC in the Region. Various options are available to households who wish to replace outdated or broken equipment. Some local organizations such as Amity or the Salvation Army accept used or discarded appliances and electronic equipment. These items are repaired or rebuilt as part of training and work programs that focus on skills development. The items are then re-sold to the public to sustain these not-for-profit organizations. Another option may be to donate used equipment such as audiotape recorders, computers and peripherals to local schools.

11.2 IN GENERAL

The suggested household budget figures presented in Table 11.a represent the summary costs of some common recreation expenditures for both the household as a unit and for individuals based on age, sex and preferences. These figures are based as much as possible on expenditure data, ownership patterns and participation rates in leisure activities by households that were used in previous SPRC Guides.

**TABLE 11.a: SOME AVERAGE ANNUAL HOUSEHOLD RECREATION,
READING, GIFTS AND CONTRIBUTION COSTS***

HOUSEHOLD	COST	HOUSEHOLD	COST
Adult		Child	
1 adult	\$2262	1 - 6 years old	\$234
2 adults	\$1062	7 - 11 years old	\$396
1 senior	\$2669	12 - 14 years old	\$391
2 seniors	\$2747	15 - 18 years old	\$608

*Rounded to the nearest dollar.

11.3 COSTING PROCEDURES

Costs for items included in this section of the 1995 SPRC Guide were obtained from the Hamilton Spectator, Rogers Cablesystems, Toys 'R' Us, Consumers Distributing, Bell Canada, Canada Post Corporation, LCBO and LLBO, YMCA, YWCA, and other local retail establishments and services.

Costing common items used by more than one individual in a household

The costs for households listed in Table 11.a summarize a sample of recreational goods and services commonly used by all households, regardless of size or composition. For example, 99.0% of Canadian households have at least one telephone, almost 99% of Ontario households have at least one radio, over 82% of Ontario households have a videocassette recorder and over 78% of Ontario households subscribe to cable television services³. These common items, and expenditures such as the annual cost of a newspaper subscription, are listed in Appendix J-1. The costs of these items should be included in the suggested budget of only one adult per household unless there are multiple owners or subscribers in your household.

Vacation travel

All budgets include the cost for a one week rental of a housekeeping cottage. Vacation travel costs are not listed in the "Transportation" section, but vacation food costs are included in the "Food" section. Vacation travel costs should be considered when you are compiling your household's budget.

Adult recreational expenditures

The reading budget provides adult household members with the annual cost of a magazine and a few paperback books. It is assumed that the bulk of household reading materials may be readily acquired through public libraries. Appendix J-3 provides information on hours of circulation and telephone contacts for library services provided by the Hamilton Public Library.

The budget for adult recreation allows for the purchase of audiocassettes and compact discs, photographic supplies, admissions to movies and other forms of entertainment and activities (including hobbies, crafts, sports equipment and education). In addition, a portion of the recreation budget is allocated to account for spending on gifts and contributions.

Adult communication costs

Standards and costs for communication include the basic monthly charge for one basic telephone, an allowance for long distance calls, plus nominal amounts for postage, writing materials and greeting cards. Table 11.b shows the individual costs of the major communication items for each year. As in other sections of this Guide, readers are encouraged to consider their own unique situations when estimating the communication budget. Households that are considering buying a computer with a fax/modem may want to include the cost of a separate telephone line for modem access, and increase the telephone budget for long-distance fax charges or membership costs to accommodate electronic mail service charges.

Children's recreational expenditures

The recreation standards and costs for children are shown in Appendix J-4 by age and include the purchase of a limited number of magazines and paperbacks. The recreation budget for children includes records, movie and other forms of entertainment admissions, memberships, toys, games, sports equipment and other recreational activities (including hobbies, crafts and lessons).

As discussed above, the cost of videocassette rentals has not been included in the suggested budget, as children can borrow videos free of charge from the local library. However, individual households should determine what their actual costs are, and how videocassette rental may affect your children's attendance at movie theatres or other recreational activities. Local theatres offer price breaks for children 14 years old and younger; many other types of admissions offer lower prices to children 12 years old and younger. This is reflected in J-4 of the Appendix.

Computer games and electronic games and game machines such as Sega or Nintendo have not been included in the 1995 SPRC Guide, as there are no comparable standards of comparison with previous Guides and retail store staff were unable to estimate the expected lifespan of the products. The games that were costed for the purposes of the suggested budget are traditional board games. Consultation with staff at "Toys R Us" indicated that the average cost of these games is \$25.

Children's Communication Costs

Communication costs for children are included as part of the budget allocations for "gifts and contributions" in Appendix J-4.

TABLE 11.b: SOME ANNUAL HOUSEHOLD COMMUNICATION COSTS

PRODUCT OR SERVICE	HOUSEHOLD SIZE				UNIT COST
	1 Adult	2 Adults	1 Senior	2 Seniors	
Residential telephone basic monthly charges @ 12.02 incl. tax	\$144.24	---	\$144.24	\$144.24	\$12.02
Long distance charges as % of basic monthly rate	\$21.64	\$14.42	\$21.64	\$36.06	---
Postage (including letters, parcel express, telegrams)	\$67.50	\$67.50	\$81.00	\$162.00	\$.45
Writing materials as an additional 20% of postage costs	\$10.13	\$10.13	\$12.15	\$24.30	---
Greeting cards	\$60.00	\$60.00	\$60.00	\$120.00	\$2.50
TOTALS*	\$304	\$152	\$319	\$487	---

*Rounded to nearest dollar

Special considerations for households with children under 18

It should be noted that single-family households in Canada with children under 18 seem to be on the cutting edge in terms of owning new technological gadgets. In 1994 these households were three times more likely than one-person households to have a computer (34.8% vs 11.7%, respectively⁴). Ninety-four percent of two-parent families in Canada with children under 18 had a videocassette recorder, over 53% had a CD player, and over 25% had a camcorder in 1994⁵. Budgets that are being compiled for single-family households with children under the age of 18 should consider these trends.

Seniors' recreational expenditures

The standards and costs for seniors are parallel to those of other adult households with some minor adjustments in replacement rates. In the budget for seniors, provisions are made for both one- and two-person households.

The reading budget for seniors accounts for one or two magazine subscriptions, depending on household size, and a higher allocation for paperback books. The public library is once again assumed to satisfy most household reading requirements. In particular, the library has a selection of videotapes and books on audiocassettes that may serve better the needs of seniors who may have difficulty reading. Appendix J-5 presents a copy of a brochure from the Hamilton Public Library indicating the Seniors' Bookmobile schedule.

Standards for seniors' recreation budgets differ from those found in other household budgets as there is a lower amount allocated to the purchase of audiocassette tapes and compact discs, and a larger allocation for movie and other admission costs. Again, the cost of videocassette rental has not been included in the budget for seniors as library video loans are available; however, actual household expenditures on videos for seniors and the effects that these may have on other recreational activities (e.g., frequency of participation in other forms of entertainment) should be considered for your individual budget.

Seniors' recreation budgets account for one-third of the costs of a 10-14 day bus tour⁶. This includes the cost of hotels, sight-seeing, some admissions, taxes and a limited number of meals. Other meals outside the home are included in section "2.0 Food" of this Guide.

Senior's Communication Costs

Standards and costs for communication for seniors are similar to those of other households, except for a slightly higher postage allowance.

Although the ease and convenience of communicating by computer modem would suggest that seniors may be increasingly attracted to this mode of communication, only 7 in 100 households that were headed by a person 65 years old or over had a computer in 1994⁷. However, this trend may change as computer become more commonplace in households generally.

11.4 ALCOHOLIC BEVERAGES

Alcoholic beverages are included in the Guide because of their general use by adults of all income levels and ages. For example, 81% of respondents to the 1989 Hamilton-Wentworth Health Survey reported drinking alcoholic beverages in the past year⁸. Although some individuals abuse alcohol, the intent of this Guide is not to be proscriptive but to reflect community household spending trends. The established use of alcoholic beverages should be recognized in a household budget to allocate a quantity and cost for festive occasions, family events, holidays and visitors. Consumption estimates for both households and senior households based on consumer spending studies used in previous Guides are illustrated in Table 11.c along with their unit costs and suggested annual household expenditure figures.

**TABLE 11.c: SOME ANNUAL ALCOHOLIC BEVERAGE QUANTITY STANDARDS
AND HOUSEHOLD COSTS**

PRODUCT	HOUSEHOLD SIZE				UNIT COST
	1 Adult	2 Adults	1 Senior	2 Seniors	
Beer - Case of 24, 341 ml bottles ¹	8	16	4	8	\$27.50
	\$220	\$440	\$110	\$220	
Liquor ² - 750 ml bottles	7	14	4	8	\$19.50
	\$136.50	\$273	\$78	\$156	
Wine (domestic) 750 ml bottles	7	14	7	14	\$6.45
	\$45.15	\$90.30	\$45.15	\$90.30	
"Away from home" as an additional 20% of above alcoholic beverages total	\$80.33	\$160.66	\$46.63	\$93.26	---
TOTAL:*	\$482	\$964	\$280	\$560	

*Rounded to the nearest dollar

¹Bottles are less expensive than cans. Both bottles and cans be returned for a \$2.40 refund which was not included in the calculations.

²Canadian whiskey was suggested by store employees as representative of popular liquors sold.

11.5 TOBACCO PRODUCTS

As in the case of alcohol, it is a fact that despite health risks people smoke cigarettes and use tobacco products. In the 1989 Hamilton-Wentworth Health Survey, about 1 in 4 residents over the age of 15 reported smoking daily⁹. Persons in low-income households (28%) smoked slightly more than persons not living in low income households (24%). However, the very poor smoked more than any other category (over 38% of males and over 58% of females)¹⁰.

The method used to establish budgets for alcoholic beverages was also employed with cigarette and tobacco products. The consumption estimates, costs per item and suggested annual expenditures figures are shown in Table 11.d.

**TABLE 11.d: SOME ANNUAL TOBACCO PRODUCT QUANTITY STANDARDS
AND HOUSEHOLD COSTS**

PRODUCT	HOUSEHOLD SIZE				UNIT COST
	1 Adult	2 Adults	1 Senior	2 Seniors	
Cigarettes	\$445	\$890	\$356	\$712	\$3.56/pack of 20
Other items as a percentage of cigarette costs	(10%) \$45	(10%) \$89	(25%) \$89	(25%) \$178	---
TOTAL:*	\$490	\$979	\$445	\$890	---

*Rounded to the nearest dollar

11.6 SOME REGIONAL PRIORITIES IN DEVELOPING RECREATIONAL OPPORTUNITIES

The Regional Municipality of Hamilton-Wentworth recognizes several other types of recreational resources that are not explicitly represented in this section of the Guide, and which do not necessarily require large expenditures of money to enjoy. These resources include cultural activities and historical features of the Region, as well as the natural parklands and greenspace. In its draft Official Plan¹¹, the Region recognizes that:

"Recreation and access to greenspace contribute to the quality of life and diversity of lifestyle available in this Region. Natural features, open spaces and parks contribute to the overall design of urban areas and provide opportunities for active and passive enjoyment of the outdoors. ...

"Sustainable development practices will encourage the retention and enhancement of recreation areas and opportunities, and promote a more harmonious relationship between humans and the ecosystems contained in these greenspace areas.

"While some natural areas must remain undisturbed, human activities may be permitted in other areas through sound management controls and sustainable practices. Natural and active recreation areas will become part of an established Region-wide greenlands system, including links with urban areas and between the urban area and the rural countryside.

"This system will be fostered through Regional cooperation and coordination (where appropriate) with other government agency efforts, and with the Area Municipalities, which have the main responsibility of recreation facilities. A main focus will be to increase public access to the harbour-front, Lake Ontario shoreline, Niagara Escarpment and other natural and greenspace areas." (p. B-12)

Regarding cultural activities, the Region asserts:

"Enhancement of and access to cultural opportunities are necessary to maintain and improve the quality of life in this Region. This challenge will be met by encouraging cultural diversity, and promoting a coordinated approach to cultural activities.

"Hamilton-Wentworth has an evolving ethno-cultural mix which generates a variety of festivals, and cultural events. These activities promote the community, give a sense of place to residents and brings people together." (p. B-10).

And in developing historical resources, the Region states:

"Heritage features are our link with yesterday, which enable us to establish individual and community identities, obtain a better understanding of our past and learn from the successes of previous generations. Heritage, as part of the natural and built environments, can be identified through documents/records and also in the traditions established over time by people who have lived in this Region.

"The legacy of our heritage has been passed on from previous generations. We have an obligation to future generations to support heritage identification and its preservation." (p. B-11)

The relevance of these priorities to the "Recreation" section of the SPRC Guide is that a number of local resources that were not available previously to residents, or activities that have not been recognized previously as representative of the types of recreational activities and expenditures that are common in "mainstream" society, may become more visible or recognized as commonplace in the Region. Philosophical shifts assumed by decision-makers at the Regional level and changing priorities regarding resource allocation and development have a direct impact on our daily lives. It may be useful for future versions of the SPRC Guide to Household Budgeting to re-visit the standards that were used for this and previous Guides and perhaps show more clearly the effect that Regional efforts to develop a healthy and sustainable community may have had on the types of leisure activities and expenditures we choose.

ENDNOTES FOR 11.0 RECREATION

1 Statistics Canada Household Surveys Division (1994), Household Facilities and Equipment 1994, p. 10. Catalogue #64-202.

2 In 1989, 58.8% of Canadian households had a VCR; in 1992, 73.8% of Canadian households had a VCR. In 1994, over 82% of Ontario households had at least one VCR. Statistics Canada, Household Surveys Division (1994), Household Facilities and Equipment 1994, pp. 19 and 23. Catalogue #64-202.

3 Statistics Canada, Household Facilities and Equipment, 1994, Cat. No. 64-202, pp. 19-23.

4 Statistics Canada (February 14, 1995), The Daily, p. 2. Catalogue #11-001E.

5 Ibid.

6 In previous Guides a 9-day tour was priced. Local travel agents indicated that popular bus trips that extended beyond 2 or 3 days usually took 10-14 days. Nine-day bus trips were not offered by any of the local travel agents consulted.

7 Statistics Canada (February 14, 1995), p. 2.

8 Health Priorities Analysis Unit, InfoWatch, October, 1990, pp. 1.

9 Ibid.

10 Ibid., p. 2.

11 Regional Municipality of Hamilton-Wentworth, Regional Planning and Development Department (September, 1993), Towards a Sustainable Region. Hamilton-Wentworth Region Official Plan (draft).

BUDGET WORKSHEET FOR SECTION 11.0 RECREATION

IN ALL CALCULATIONS, USE ANNUAL COSTS

Not all items may apply to your household.
Some of your household's recreation costs may not be indicated in Table 11.a.

	Column 1		Column 2
Recreation costs from Table 11.a:	\$ _____	Carry this total to Column 2 →	\$ _____
Estimated cost of videocassette rentals:			\$ _____
If you expect to buy recreational items this year that have been pro-rated in Appendix J-1:			
SUBTRACT: The pro-rated amount indicated in Appendix J-1:	\$ _____		
ADD: The full cost indicated in Appendix J-1:	\$ _____		
	Subtotal 1: \$ _____	Carry this total to Column 2 →	\$ _____
If more than one person in your household subscribes to a newspaper, or cable service, or owns recreational appliances, add these extra costs to your household budget:			
			\$ _____
Cost of computer game equipment and game cassettes/laser disks (rental or purchase):			\$ _____
Communication costs from Table 11.b:			\$ _____
Other communication costs (e.g., extra phone line for fax/modem):			\$ _____
Vacation travel costs:			\$ _____
Alcoholic beverages from Table 11.c:			\$ _____
Tobacco products from Table 11.d:			\$ _____
	Subtotal 2:		\$ _____
	(Add all the items in Column 2)		
Carry this figure to Column 2 on the next page.			

Column 1

Column 2

Subtotal 2 carried from previous page:

\$ _____

If your household will incur additional recreational costs this year that are not represented in the Tables in this section:

SUBTRACT: Recreation costs in the Tables that do not apply to your household:

\$ _____

Subtotal 3:

\$ _____

ADD to Subtotal 3: Additional recreation costs that your household will incur this year:

\$ _____

TOTAL RECREATION COSTS:

\$ _____

APPENDIX "J"

APPENDIX J-1 (a)
RECREATION, READING, GIFTS AND CONTRIBUTIONS: ANNUAL QUANTITY
STANDARDS AND COSTS FOR CHILDREN

ITEM	CHILD 1 - 6	CHILD 7 - 11	CHILD 12 - 14	CHILD 15 - 18	UNIT COST
READING					
Monthly magazines (individually purchased)	---	4	8	8	\$4
	---	\$16	\$32	\$32	
Books/paperbacks	6	10	10	8	\$3 (1-14) \$7 (15-18)
	\$18	\$30	\$30	\$56	
RECREATION					
Audiotapes, CD's	2	3	4	6	\$15
	\$30	\$45	\$60	\$90	
Toys and games	4	4	2	1	\$25
	\$100	\$100	\$50	\$25	
Admissions, movies	2	8	12	18	\$4.25 (under 14) \$8 (14+)
	\$9	\$34	\$51	\$144	
Admissions, other	2	4	3	4	\$2.50 (12 and under) \$5.00 (over 12)
	\$5	\$10	\$15	\$20	
Memberships and dues	20% of above recreation (\$)	20% of above recreation (\$)	20% of above recreation (\$)	20% of above recreation (\$)	---
Other recreation (hobbies, crafts, lessons, etc.)	25% of memberships and admissions	25% of memberships and admissions	25% of memberships and admissions	25% of memberships and admissions	
Miscellaneous (including gifts, contributions, writing material, postage, pets, etc.)	---	20% of total for above items (\$)	20% of total for above items (\$)	20% of total for above items (\$)	---

APPENDIX J-1 (b)
**RECREATION, READING, GIFTS AND CONTRIBUTIONS: ANNUAL QUANTITY
STANDARDS AND COSTS FOR ADULTS**

ITEM	ADULTS (19 - 64)		SENIORS 65+		UNIT COST
	1 Person	2 Persons	1 Person	2 Persons	
READING					
Daily newspaper (yearly subscription)	1	---	1	1	\$161
	\$161	---	\$161	\$161	
Monthly magazines (annual subscription)	1	1	1	1	\$25
	\$25	\$25	\$25	\$25	
Books/paperbacks	4	4	6	12	\$7
	\$28	\$28	\$42	\$84	
RECREATION					
VCR	1/10	---	1/10	1/10	\$260
	\$26	---	\$26	\$26	
20" colour T.V.	1/12	---	1/12	1/12	\$350
	\$29	---	\$29	\$29	
Stereo cassette/CD player	1/12	---	1/15	1/15	\$165
	\$14	---	\$11	\$11	
Audiotapes, CD's	4	4	4	8	\$15
	\$60	\$60	\$60	\$120	
35 mm. camera	1/15	---	1/15	1/15	\$50
	\$4	---	\$4	\$4	
Films and development	4	4	4	8	\$15
	\$60	\$60	\$60	\$120	
Admissions, movies	6	6	8	16	\$8 (adult) \$4.25 (senior)
	\$48	\$48	\$34	\$68	

...Table continued on next page

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ITEM	ADULTS (19 - 64)		SENIORS 65+		UNIT COST
	1 Person	2 Persons	1 Person	2 Persons	
Admissions, other	3	3	12	24	\$6 (adult) \$4 (senior)
	\$18	\$18	\$48	\$96	
Memberships and dues*	1	1	1	1	\$451/year
	\$451	\$451	\$451	\$451	
Other recreation (hobbies, crafts, sports equipment, etc.)	20% of itemized recreation (\$710)	20% of itemized recreation (\$637)	20% of itemized recreation (\$723)	20% of itemized recreation (\$925)	---
	\$142	\$127.40	\$144.60	\$185	
Cable T.V. - Hookup (average cost) and 12 X monthly service charge	1	---	1	---	\$38 + 12 X \$15.43
	\$224	---	\$224	---	
Housekeeping cottage rental	1 week		1 week	1 week	\$450/week
	\$450	---	\$450	\$450	
Tours and other travel (10-14 day bus tour)	---	---	1/3	1/3	\$850
			\$283	\$283	
Gifts and contributions	30% of recreation (\$1740)	30% of recreation (\$817)	30% of recreation (\$2053)	30% of recreation (\$2113)	---
	\$522	\$245	\$616	\$634	
TOTAL:	\$2262	\$1062	\$2669	\$2747	

*Average cost of 1-year adult fitness cost membership, YMCA, YWCA



VIDEO SERVICE

- Videos may now be borrowed by children and Corporate Card holders.
- Fines for videos are 20¢ per day, to a maximum of \$5.00.
- Insurance fee has been eliminated.
- Video fines incurred between January 1, 1993 and present will be reduced, upon payment, to coincide with the new fine rate.
- Replacement cost for lost or damaged videos is \$38.00 for adult videos, and \$17.00 for children videos, plus processing costs.
- Bookable video service at Central discontinued.
- Shelf checks are no longer performed. This is a browsing collection only.

Effective May 1, 1995

- Video loan periods will be for seven (7) days.
- Videos may be returned to any HPL location.
- 3 Adult and 3 Children videos may be borrowed per library card.*
 - * *Institutional cards excepted*

Attention Parents:

The Hamilton Public Library's Access Policy permits children access to the Library's video collection. You should be aware that a small portion of this collection carries an "R" rating as assigned by the Ontario Film Review Board. To assist you in the selection of videos, a copy of the Ontario Film Review Board's classification list is available for consultation at the Central library and all branch locations.

April 1995

Hamilton Public Library

INFORMATION SHEET

2



LIBRARY HOURS

CENTRAL (546-3200)

55 York Boulevard

Mon., Fri.	9:00 am - 6:00 pm
Tues. to Thurs.	9:00 am - 9:00 pm
Saturday	9:00 am - 5:00 pm
* Sunday	1:00 pm - 5:00 pm

BARTON (546-3450)

571 Barton St. E.

Monday	10:00 am - 8:00 pm
Tues., Wed.	10:00 am - 6:00 pm
Thursday	12:00 pm - 8:00 pm
Friday	CLOSED
Saturday	9:00 am - 5:00 pm

CONCESSION (546-3415)

565 Concession Street

Monday	CLOSED
Tuesday	10:00 am - 9:00 pm
Wed., Fri.	10:00 am - 6:00 pm
Thursday	12:00 pm - 8:00 pm
Saturday	9:00 am - 5:00 pm

KENILWORTH (546-3960)

103 Kenilworth Ave. N.

Monday	CLOSED
Tuesday	10:00 am - 8:00 pm
Wed., Fri.	10:00 am - 6:00 pm
Thursday	12:00 pm - 8:00 pm
Saturday	9:00 am - 5:00 pm

LOCKE (546-3492)

285 Locke St. S.

Monday	CLOSED
Tuesday	12:00 pm - 8:00 pm
Wed., Fri.	10:00 am - 6:00 pm
Thursday	10:00 am - 9:00 pm
Saturday	9:00 am - 5:00 pm

PICTON (546-3494)

502 James St. N.

Monday	12:00 pm - 8:00 pm
Tues., Thurs.	10:00 am - 6:00 pm
Wednesday	10:00 am - 8:00 pm
Friday	CLOSED
Saturday	9:00 am - 5:00 pm

RED HILL (546-2069)

695 Queenston Road

Monday	CLOSED
Tuesday	10:00 am - 9:00 pm
Wed., Fri.	10:00 am - 6:00 pm
Thursday	12:00 pm - 8:00 pm
Saturday	9:00 am - 5:00 pm

SHERWOOD (546-3267)

467 Upper Ottawa St.

Mon., Wed.,	10:00 am - 9:00 pm
Tuesday	10:00 am - 6:00 pm
Thursday	1:00 pm - 9:00 pm
Friday	CLOSED
Saturday	9:00 am - 5:00 pm

TERRYBERRY (546-3921)

100 Mohawk Rd. W.

Monday	1:00 pm - 9:00 pm
Tues. to Thurs.	10:00 am - 9:00 pm
Friday	CLOSED
Saturday	9:00 am - 5:00 pm
* Sunday	1:00 pm - 5:00 pm

WESTDALE (546-3456)

955 King St. W.

Monday	10:00 am - 9:00 pm
Tues., Wed.	10:00 am - 6:00 pm
Thursday	12:00 pm - 8:00 pm
Friday	CLOSED
Saturday	9:00 am - 5:00 pm

BOOKMOBILE SERVICE (546-3477)*Call for neighbourhood stops in your area.*

** Closed Sundays mid-May through
Labour Day inclusive.*

5000/Aug/94

CENTRAL LIBRARY DEPARTMENT HOURS

CHILDREN'S

Monday, Friday	9:00 a.m. - 6:00 p.m.
Tues., Wed., Thurs.	9:00 a.m. - 9:00 p.m.
Saturday	9:00 a.m. - 5:00 p.m.
Sunday	1:00 p.m. - 5:00 p.m.

CAREER RESOURCE CENTRE

Monday	9:00 a.m. - 5:00 p.m. (closed 1-2 p.m.)
Tuesday	1:00 p.m. - 9:00 p.m. (closed 5-6 p.m.)
Wednesday	9:00 a.m. - 5:00 p.m. (closed 1-2 p.m.)
Thursday	1:00 p.m. - 9:00 p.m. (closed 5-6 p.m.)
Fri., Sat.	9:00 a.m. - 5:00 p.m.
Sunday,	CLOSED

SPECIAL COLLECTIONS

Mon., Wed., Fri.	9:00 a.m. - 6:00 p.m.
Tuesday, Thursday	9:00 a.m. - 9:00 p.m.
Saturday	9:00 a.m. - 5:00 p.m.
Sunday	1:00 p.m. - 5:00 p.m.

QUIC (TELEPHONE INFO)

Monday - Friday	9:00 a.m. - 6:00 p.m.
Saturday - Sunday	CLOSED

1ST FLOOR INFORMATION

Monday, Friday	9:00 a.m. - 6:00 p.m.
Tues., Wed., Thurs.	9:00 a.m. - 9:00 p.m.
Saturday	9:00 a.m. - 5:00 p.m.
Sunday	1:00 p.m. - 5:00 p.m.

DISH

Monday - Friday	9:30 a.m. - 4:30 p.m.
Saturday - Sunday	CLOSED

RESOURCE CENTRE FOR DISABLED PERSONS/ VISITING LIBRARY SERVICE

Monday - Friday	9:00 a.m. - 5:00 p.m.
Saturday	9:00 a.m. - 5:00 p.m. (closed 12-1 p.m.)
Sunday	CLOSED

ADMINISTRATIVE OFFICES

Monday - Friday	9:00 a.m. - 5:00 p.m.
Saturday - Sunday	CLOSED

INTERLIBRARY LOANS

Monday - Friday	9:00 a.m. - 5:00 p.m.
Saturday - Sunday	CLOSED

PUBLIC RELATIONS

Monday - Friday	9:00 a.m. - 5:00 p.m.
Saturday - Sunday	CLOSED

** Please note that there is no telephone
information service available on Sunday*

APPENDIX J-4
RECREATION, READING, GIFTS AND CONTRIBUTIONS: ANNUAL QUANTITY
STANDARDS AND COSTS FOR CHILDREN

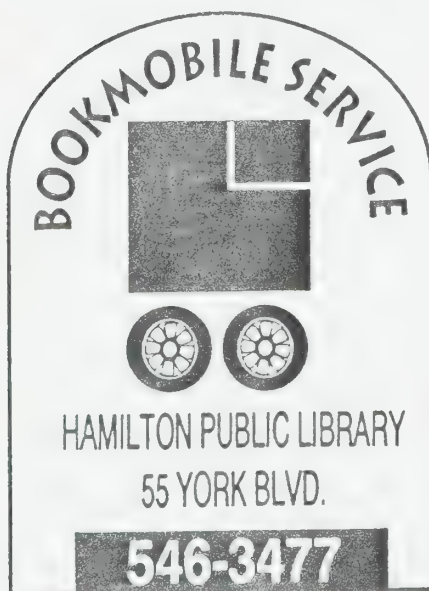
ITEM	CHILD 1 - 6	CHILD 7 - 11	CHILD 12 - 14	CHILD 15 - 18	UNIT COST
READING					
Monthly magazines (individually purchased)	---	4	8	8	\$4
	---	\$16	\$32	\$32	
Books/paperbacks	6	10	10	8	\$3 (1-14) \$7 (15-18)
	\$18	\$30	\$30	\$56	
RECREATION					
Audiotapes, CD's	2	3	4	6	\$15
	\$30	\$45	\$60	\$90	
Toys and games	4	4	2	1	\$25
	\$100	\$100	\$50	\$25	
Admissions, movies	2	8	12	18	\$4.25 (under 14) \$8 (14+)
	\$9	\$34	\$51	\$144	
Admissions, other	2	4	3	4	\$2.50 (12 and under) \$5.00 (over 12)
	\$5	\$10	\$15	\$20	
Memberships and dues	20% of above recreation (\$144)	20% of above recreation (\$189)	20% of above recreation (\$ 176)	20% of above recreation (\$ 279)	---
	\$29	\$38	\$35	\$56	
Other recreation (hobbies, crafts, lessons, etc.)	25% of memberships & admissions (\$43)	25% of memberships & admissions (\$82)	25% of memberships & admissions (\$101)	25% of memberships & admissions (\$220)	---
	\$11	\$21	\$25	\$55	
Miscellaneous (including gifts, contributions, writing material, postage, pets, etc.)	---	20% of total for above items (\$294)	20% of total for above items (\$298)	20% of total for above items (\$478)	---
	---	\$59	\$60	\$96	
TOTAL:	\$202	\$353	\$358	\$574	

Every two weeks our
Bookmobiles stop at the
Apartments listed here with

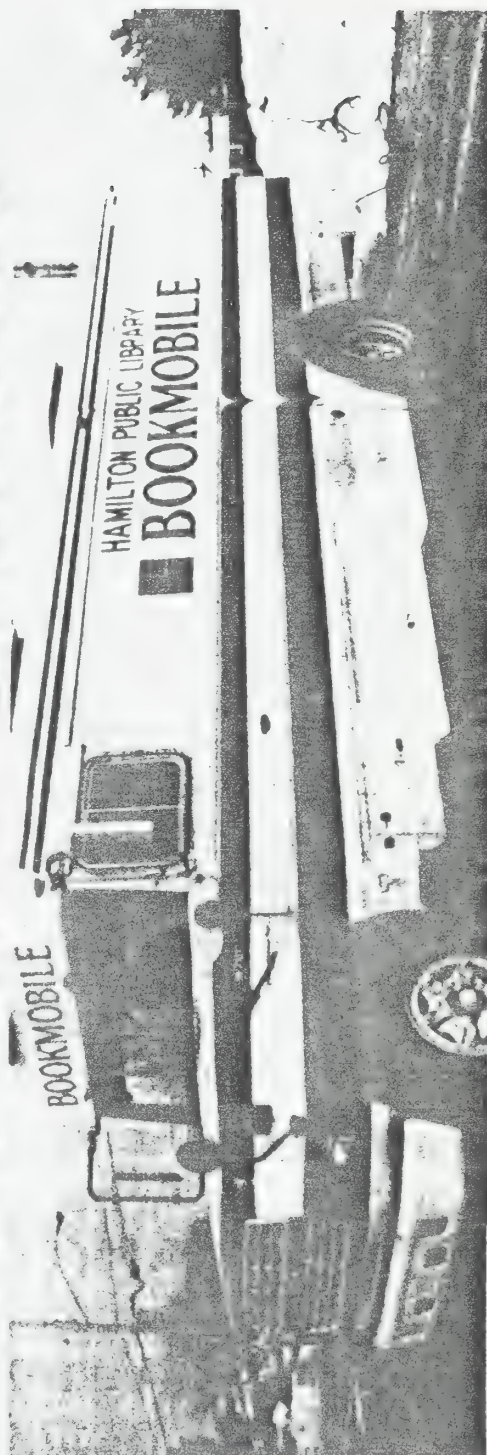
- * PAPERBACKS
- * HARDCOVER BOOKS
- * MAGAZINES
- * LARGE PRINT BOOKS
- * CASSETTES AND CD'S

► FOR SENIORS

SEE BOTH SIDES OF THIS
BROCHURE FOR DETAILS



SENIORS' SCHEDULE



FROM JULY 1ST, 1995 - JAN. 31, 1996

FIRST PLACE

350-360 KING ST. E.

TUESDAYS

11:00 - 11:30 A.M.

JULY 4, 18

AUG. 1, 15, 29

SEPT. 12, 26

OCT. 10, 24

NOV. 7, 21

DEC. 5, 19

JAN. 16, 30

IDLEWYLD MANOR

449 SANATORIUM RD.

TUESDAYS

9:30 - 10:15 A.M.

JULY 11, 25

AUG. 8, 22

SEPT. 5, 19

OCT. 3, 17, 31

NOV. 14, 28

DEC. 12

JAN. 9, 23

GREENVALE APTS.

555 QUEENSTON RD.

THURSDAYS

11:15 - 11:45 A.M.

JULY 13, 27

AUG. 10, 24

SEPT. 7, 21

OCT. 5, 19

NOV. 2, 16, 30

DEC. 14

JAN. 11, 25

KING & SANFORD APTS.

30 SANFORD AVE. S.

TUESDAYS

11:00 - 11:30 A.M.

JULY 11, 25

AUG. 8, 22

SEPT. 5, 19

OCT. 3, 17, 31

NOV. 14, 28

DEC. 12

JAN. 9, 23

MACASSA PARK APTS.

MACASSA AVE.

THURSDAYS

10:15 - 10:45 A.M.

JULY 6, 20

AUG. 3, 17, 31

SEPT. 14, 28

OCT. 12, 26

NOV. 9, 23

DEC. 7, 21

JAN. 18

MARTINIQUE APTS.

155 PARK ST. S.

THURSDAYS

9:30 - 10:00 A.M.

JULY 13, 27

AUG. 10, 24

SEPT. 7, 21

OCT. 5, 19

NOV. 2, 16, 30

DEC. 14

JAN. 11, 25

**MOHAWK GARDENS
APTS.**

395 MOHAWK RD. E.

THURSDAYS

11:00 - 11:30 A.M.

JULY 6, 20

AUG. 3, 17, 31

SEPT. 14, 28

OCT. 12, 26

NOV. 9, 23

DEC. 7, 21

JAN. 18

REBECCA APTS.

226 REBECCA

TUESDAYS

10:15 - 10:45 A.M.

JULY 4, 18

AUG. 1, 15, 29

SEPT. 12, 26

OCT. 10, 24

NOV. 7, 21

DEC. 5, 19

JAN. 16, 30

STRATHCONA APTS.

120 STRATHCONA AVE. N.

TUESDAYS

9:15 - 9:45 A.M.

JULY 4, 18

AUG. 1, 15, 29

SEPT. 12, 26

OCT. 10, 24

NOV. 7, 21

DEC. 5, 19

JAN. 16, 30

SWANSEA APTS.

801 UPPER GAGE

THURSDAYS

9:30 - 10:00 A.M.

JULY 6, 20

AUG. 3, 17, 31

SEPT. 14, 28

OCT. 12, 26

NOV. 9, 23

DEC. 7, 21

JAN. 18

VANIER TOWERS

95 HESS ST. S.

181 JACKSON ST. W.

191 MAIN ST. W.

THURSDAYS

10:15 - 10:45 A.M.

JULY 13, 27

AUG. 10, 24

SEPT. 7, 21

OCT. 5, 19

NOV. 2, 16, 30

DEC. 14

JAN. 11, 25

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GUIDE FOR HOUSEHOLD BUDGETING 1995

SECTION 12.0

CARE FOR DEPENDENT CHILDREN, YOUTH AND ADULTS

1995 SPRC GUIDE FOR HOUSEHOLD BUDGETING

SECTION 12.0 CARE FOR DEPENDENT CHILDREN AND ADULTS

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12.0 CARE FOR DEPENDENT CHILDREN, YOUTHS AND ADULTS

The Regional Municipality of Hamilton-Wentworth asserts that it has a role in providing financial and other types of support to single parents, unemployed persons, the elderly, disadvantaged individuals and community support groups.¹ These supports include:

“...child care strategies which support families; including adequate child-care spaces in community facilities, neighbourhood based parent/child resource programs (e.g. parenting workshops, drop-in centres, and information and referral services)...

“...employment strategies developed in association with other appropriate agencies to balance work and family care responsibilities (e.g. flexible working arrangements, leave with job security, and reduced working hours with pro-rated benefits);...

“...actions to promote community based residential facilities for residents requiring assistance to establish, regain and/or maintain independent living; for rehabilitative purposes; and for continuing care...”(pp. B-9 and B-10.)

This section of the 1995 SPRC Guide attempts to provide some indication of the types of services that are available to residents who need to obtain various types of care for their children or other dependent members of their households.

12.1 WHAT'S NEW IN THE 1995 SPRC GUIDE?

The original Guide for Family Budgeting developed by the Social Planning Council of Metropolitan Toronto in 1972 made only small mention of the need for, and household costs associated with, child care. More systematic consideration of child care needs came with the increase in female labour force participation that occurred in the 1970's.

The 1995 SPRC Guide has extended the concept of care for dependents to the costs associated with providing caregiving services not only to infants and young children, but also to youths and adult children who require care because of developmental or other special needs, and to spouses and elders who require care as a result of mental, cognitive, physical or medical impairments or conditions.

Child care, care for grown dependent children and elder care remain the primary responsibility of adult women in our society, sometimes referred to as “the sandwich generation” - caught between raising their own children and caring for their dependent parents. With women making up a large part of the paid labour force, the general aging of the population, and the cut-backs in funding for health care and social service related costs, the reality of the costs incurred by households having to provide care for dependent members of their families must be acknowledged.

Care for their dependent spouses is provided by both men and women. Some disease processes such as Alzheimer's Disease, that are commonly associated with aging and are relatively “high-profile” in the media, bring to our awareness the care that older individuals provide for their spouses. Less obvious is the burden of care that is assumed by younger individuals whose spouses may have chronic debilitating conditions such as mental illnesses or are incapacitated because of the effects of chemotherapy treatments for breast cancer, etc.

This section will attempt to address some of the care needs of households in these types of situations, and raise awareness of the costs to households associated with some of these responsibilities.

Socio-economic factors influencing the need for paid dependent care

The labour force participation rate of women in Canada was 61% in 1991 - this is much higher than the 1976 rate of 45%². During the same 15 year period, the rate of labour force participation for women with children aged 3 to 5 increased from 41% to 68% by 1991³. In 1991 in Hamilton-Wentworth, 51,515 females aged 15+ with children at home were in the labour force (similar labour force statistics for men aged 15+ with children at home were not available)⁴. Given these trends, more is being written about workplace benefits and workplace flexibility as it affects parents and guardians working outside the home⁵.

Statistics regarding the number of grown children with dependent parents requiring care and/or supervision, parents with grown children requiring care and/or supervision, and individuals with spouses requiring care and/or supervision are less well documented. The Regional Planning Department is making some inroads in its Housing Update statement, due for release in the Fall of 1995, which attempts to identify the number of special needs individuals and some housing/care facility options available in the Region.⁶

This version of the SPRC Guide for Household Budgeting will describe the child care situation in the Region and then briefly introduce some issues related to some of the needs of households that require care and/or supervision for other dependents. It is suggested that for future versions of the SPRC Guide, local committees may be particularly helpful in identifying costs associated with providing care for dependent household members in this Region.

12.2 CHILD CARE

Recent Ontario Coalition for Better Child Care statistics show that a majority of women working for pay outside the home have been using unregulated, informal child care arrangements. For example, child care may be provided to those households by friends, family and neighbours⁷. This section of the 1995 SPRC Guide will describe both the licensed system of child care available in Hamilton-Wentworth as well as some of the unlicensed services. As much as possible, current costs are provided. Individuals who wish to obtain more information directly related to child care services can call the Child Care Information Line at (905) 528-0591.

Primary information source

The 1995 SPRC Guide draws heavily from the Association of Agencies for Treatment and Development (AATD) Child Care Advisory Committee's 1994 report, Child Care Profile of Hamilton-Wentworth. In addition to being a comprehensive guide to the variety of child care services available in the Region and related costs, the AATD report also introduces the concept of a "seamless day": the "continuation and integration of services for children in the community including child care, health, education, recreation and social services"⁸. The concept of the "seamless day" is being discussed in various social sectors, particularly as a strategy for minimizing the disruption that young children who are in child care situations may experience⁹. Increasingly, child care is beginning to be perceived as a public service rather than a welfare service, especially given the community-wide demand for child care.

Format of the "Child Care" section

The 1990 SPRC Guide included standards defined as the number of hours of child care required per week and per year, for single-parent families and for two-parent families where both parents worked outside the home. The format of the 1995 SPRC Guide is different in that it is organized by the types of child care services that are available in the Region.

It should be noted that shift workers who require more than "day care" for their children, individuals who work relatively long days (e.g., 12-hour shifts), and people who require child care services beyond the usual Monday-to-Friday block still have major problems in accessing quality child care.

12.3 TYPES OF CHILD CARE SERVICES IN HAMILTON-WENTWORTH

The following sections represent summaries of information contained in the 1994 AATD report, Child Care Profile of Hamilton-Wentworth, which identifies services available for infants (up to 18 months old), toddlers (between 18 and 30 months old), preschoolers (age 31 months to 5 years), and school-age children (age 6 years up to and including 12 years).

Licensed Day Nurseries

Licensed Day Nurseries are also called "child care centres", "nursery schools", "co-operative pre-schools" or "school age care". A Licensed Day Nursery is defined in the Day Nurseries Act as a place that receives more than 5 children who do not have the same parents, primarily for the purpose of providing temporary care and/or guidance for a period not exceeding 24 hours per day. The children can be "under 18 years of age in the case of a day nursery for children with a developmental handicap, and under 10 years of age in all other cases, or under 12 years in special circumstances"¹⁰.

Within the category of Licensed Day Nurseries are two specific types of child care: not-for-profit child care and commercial child care centres (or "independent operators").

Not-for-profit child care

Not-for-profit child care services are governed by a Board of Directors, usually comprising parents and/or community members, which is legally incorporated or operated by a municipality or Indian Band¹¹. There were 99 non-profit child care centres in Hamilton-Wentworth at the time of the AATD research in 1994. There has been an increase in the number of non-profit centres since the AATD report was written.

Independent operators

The second type of Licensed Day Nursery is the commercial child care centre, or "independent operators". These centres are operated by an individual or a corporation as a business which has the capacity to make a profit¹². There are 23 such centres in the Region.

Availability of spaces

The total number of spaces available through these licensed non-profit day nurseries and commercial day nurseries was 4,791 in April, 1994. Although there has been an increase since 1994 in the number of non-profit spaces, some Centres may have waiting lists.

In both the non-profit and the commercial centres there is full-day care, half-day care (e.g., a child may attend the centre for less than 6 hours in a 24-hour period) and part-time care available (e.g., a child may attend less than the maximum number of days available through the centre. Children who share spaces are considered part-time since they do not attend for the maximum amount of days offered by the program).

In general, the full day programs open around 7:00 a.m. and close around 5:30 p.m. The half day programs usually start at 9:00 a.m. and finish at 11:30 a.m. or they start at 1:00 p.m. and run until 3:30 p.m.

Co-operative Preschools

A Co-operative Preschool is "a licensed preschool governed by a volunteer Board of Directors that comprises at least 50% parents of children that attend the school. Co-ops are owned and operated collectively by the members who equally share in the administrative, financial and service tasks of the corporation. Parents participate in the daily program and are included in the adult-child ratio required by the license. Co-ops generally provide care to children 2 ½ to 5 years in half day sessions."¹³

There are 22 licensed co-op preschools in Hamilton-Wentworth. These preschools provide 512 spaces. These spaces are currently being used by 845 children. "This occurs because in some cases one space is being shared by more than one child."¹⁴

Some co-op preschools operate 5 days per week while others operate 3 or 4 days per week. The half-day hours of operation usually entail the following: 9:00 a.m. to 11:30 a.m. or 1:00 p.m. to 3:30 p.m.

French Language Day Nurseries

There are two French Language Day Nurseries in the Region. They both operate out of French elementary schools. Parents can choose either full- or half-day programs. There are 109 licensed spaces and there were a total of 102 children enrolled during the April 11, 1994 week of AATD survey work. Both of these French Language Day Nurseries enrol preschoolers and school age children, not infants or toddlers.

In general, these Nurseries open at around 7:00 a.m. and close around 5:30 p.m.

Workplace Child Care

"Workplace child care is an arrangement whereby a child care centre is established in or near a workplace and is sponsored by an employer, a group of employees, or a partnership among interested groups."¹⁵ There are five workplaces in the Region that offer full-day, half-day and part-time child care. These account for 227 spaces which are currently being shared by 324 children. There are waiting lists for some workplace child care programs.

The five workplace child care programs provide space for infants, toddlers and preschoolers but not schoolage children. Their operating hours run from Monday to Friday but have variable start times beginning as early as 6:00 a.m. and closing as late as 6:00 p.m.

Licensed Home Child Care Agencies

A Licensed Home Child Care Agency is defined as "the temporary care of five children or less who are under ten years of age where such care is provided in a private residence, other than the home of a parent or guardian of any of the children"¹⁶. This care is provided under the supervision of a home child

care agency and cannot exceed a period of 24 hours¹⁷. The caregiver is paid for the length of time for which care is provided. The home child care agency supervises the home child care providers through regular visits from a qualified employee. The ratio for home child care is one caregiver to five children; this includes the caregiver's own children under the age of six years. There are also further requirements related to the age of the children and whether any of the children have special needs.

In April, 1994 three home child care agencies had 166 active homes (i.e., homes with children already enrolled or expected to enrol) which accounted for 417 children¹⁸. During this same period, there were 23 inactive homes (i.e., homes without children enrolled nor expected to enrol). Some waiting lists exist.

The hours of operation are variable and depend on the individual provider. The providers can accommodate shift-working families, as well as weekends and unusual hours. Spaces for children are available for full time, half-day and part-time.

Currently, there are only two home child care agencies in the Region. The Regional Municipality of Hamilton-Wentworth ceased the operation of its home child care program last year. Providers and child care spaces were transferred to another community agency.

School-Age Child Care

"School age child care refers to care provided to children six years of age or older up to and including 12 years of age. The types of care offered in school age programs vary from full-time to part-time or occasional. Most school age programs offer care before school begins and after school ends each day. In addition, some programs also offer care at lunch time, on professional development days, Christmas holidays, March break and summer holidays."¹⁹

In Hamilton-Wentworth, 40 licensed day nurseries as well as three licensed home child care agencies provide school age child care. In April 1994, there were a total of 973 centre-based licensed spaces; but given the nature of licensed home child care it was not possible to estimate the number of school age spaces in those facilities.

The before-school programs begin around 7:30 a.m. and run until 8:30 or 9:00 a.m. The after-school programs begin around 3:00 p.m. and run until 6:00 p.m.

Services to Children with Special Needs

"Services to children with special needs presently range from those oriented to provide support to children, families, and their caregivers in regulated child care settings, to child care programs specifically designed to meet the needs of a unique group of children (i.e., segregated programs), to support services available to children in the community presenting with unique special needs in specific developmental domains such as speech and language pathology."²⁰ The AATD Child Care Advisory Committee uses a broad definition of special needs which includes physical and developmental disabilities as well as emotional, behavioural and/or social difficulties. In the Region, as in other areas of the country, children with special needs have been integrated into regular child care settings. The Region contains enriched day nurseries, segregated day nurseries, resource teacher services, specialized as well as generic treatment services, and parent support services. The reader is encouraged to read the AATD Child Care Profile, pages 147 to 153, for important details on child care services for children with special needs.

Unregulated Home Child Care

The focus of this section is on unlicensed private home child care wherein the child care provider is either paid or unpaid. This section refers to the approximately 91.5% of children requiring child care but not in a licensed setting.

Unregulated home child care refers to "children cared for in homes that are not supervised by a regulated home child care agency. The most common private arrangements are made between parents and providers in the neighbourhood who provide care for children in their [the providers'] own homes. Other children receive care in their own homes, which can be provided by nannies, babysitters or family members. Some older children care for themselves between the time they return home from school and their parents return from work. The government does not fund, supervise or in any way monitor these unregulated arrangements."²¹

"In Ontario, unregulated home child care providers can care for up to five children at any given time, in addition to her/his own children"²². Unregulated home child care providers provide care for children of all age groups and can accommodate the variety of needs of both the child and the family. In particular, the hours of care available can be geared to each family. Again, full-time, half-day and part-time care is available. However, according to the AATD staff it is difficult to find providers who are willing to provide care beyond regular business hours (i.e., in the evenings and on week-ends).

12.4 COSTS OF CHILD CARE SERVICES

Per diem rates

Actual *per diem* rates for the different types of child care services available in the Region for different age groups are presented in Table 12.a. A *per diem* rate is the fee that a parent is charged for full-time care or unit of care per day for the services provided by the day nursery for each age group of children. The *per diem* is the rate established by the day nursery. The information presented in Table 12.a has been reprinted with the permission of AATD.

Additional costs which may be associated with child care

The most common type of additional cost to parents is for "late supervision". Late supervision refers to a situation where a child is not picked up by the official closing time of operations at the child care program. Some day nurseries charge \$1.00 for each minute the parent is late while other day nurseries charge a fee of between \$5.00 and \$10.00 for each 15 minute block past closing time.

Transportation costs for escorting a child in a half-day program from the day nursery to a school off-site, from an off-site school to the day nursery, and pick-ups and drop-offs at the child's home are charged to the parents.

Some parent education and support groups are available to parents at additional cost (but this is not a service for which parents are *typically* charged).

Cloth diaper services are also available at extra cost at some day nurseries as an alternative to disposable diapers.

12.5 FINANCIAL SUPPORT

Money that is made available to parents who cannot afford to pay for child care is called a "day care subsidy". There are subsidies available from different sources: the Regional Municipality of Hamilton-Wentworth; the Province of Ontario through the Ontario Basic Skills for their enrolled clients at \$16.00/day/child; Immigration Canada for some refugees enrolled in English as a Second Language (ESL) programs at \$20.00/day/child; the Canada Employment Centre for the clients they have placed in training programs at \$20.00/day/child; and the Ontario Student Award Program (OSAP) may fund some child care expenses.

The Regional Municipality of Hamilton-Wentworth day care subsidy

Municipal "day care subsidy is financial assistance for families determined to be in financial need who require licensed child care including centre-based, nursery school, or home child care with an agency for children up to and including 12 years of age."²³

A family interested in a child care subsidy must complete a needs assessment. Eligibility for day care subsidy depends on two criteria: actual need and financial need. Actual need includes: parent(s) working full- or part-time depending on the number of hours; parent(s) attending school or retraining programs full-time or part-time depending on the number of hours; parent(s) looking for work (one month only); and approved therapeutic referral (e.g., parent relief, child with a developmental delay, etc.). The financial needs test includes information from the family about the following: assets, monthly net income, and monthly expenses.

Even if a family is eligible for subsidy, the family is not guaranteed a subsidized child care space because a space may not be available. Within this Region, there are admission priorities for subsidized child care spaces. These priorities are (from highest to lowest priority): single parent working; two parents working, therapeutic referral; single parent attending school; single parent looking for work; two parents looking for work; and two parents attending school. It is noteworthy that high risk and special needs children (e.g., children with disabilities) are not wait listed for subsidy. Further information on the Regional child care subsidy program can be obtained by telephoning (905) 546-2399.

TABLE 12.a: AVERAGE PER DIEM RATES BY PROGRAM TYPE****refer to notes following this Table**

Full-Day Licensed Day Nursery	Average Full-Time	Full-Time Range	Average Part-Time	Part-Time Range
Infant Space	\$40.18	\$37.00 - \$44.44	\$41.56	\$39.00 - \$47.50
Toddler Space	\$30.71	\$25.00 - \$41.50	\$31.44	\$25.00 - \$41.50
Preschooler Space	\$24.15	\$21.00 - \$32.00	\$24.52	\$21.00 - \$35.00
Before School Only	\$5.35	\$3.00 - \$7.50	\$5.35	\$3.00 - \$7.50
After School Only	\$7.40	\$5.40 - \$10.00	\$7.40	\$5.40 - \$7.50
Before & After School	\$11.32	\$8.40 - \$17.50	\$11.32	\$8.40 - \$17.50
Half-Day Licensed Day Nursery				
Toddler Space	n/a	n/a	n/a	n/a
Preschooler Space	\$10.18	n/a	\$11.50	n/a
Cooperative Day Nursery				
Toddler Space	\$5.65	\$5.00 - \$6.50	\$5.76	\$5.00 - \$6.50
Preschooler Space	\$5.15	\$4.16 - \$7.50	\$5.25	\$4.16 - \$7.50
French Language Day Nurseries				
Infant Space	n/a	n/a	n/a	n/a
Toddler Space	n/a	n/a	n/a	n/a
Preschool Space	\$24.00	n/a	\$26.50	n/a
Before School Only	\$7.00	n/a	\$7.00	n/a
After School Only	\$7.00	n/a	\$7.00	n/a
Before & After School	\$11.00	n/a	\$11.00	n/a

...continued on next page

Workplace Day Nurseries	Average Full-Time	Full-Time Range	Average Part-Time	Part-Time Range
Infant Space	n/a	n/a	n/a	n/a
Toddler Space	\$30.25	n/a	\$32.40	n/a
Preschool Space	\$24.92	n/a	\$27.35	n/a
Licensed Home Child Care Agencies				
Infants	\$26.39	n/a	\$30.19	n/a
Toddlers	\$26.39	n/a	\$30.19	n/a
Preschoolers	\$25.39	n/a	\$27.69	n/a
School Age	\$13.07	n/a	\$13.78	n/a
Unregulated Home Child Care	\$15.00 - \$45.00 per day depending on age of child, hours of care provided, etc.			

*NOTES:

- "n/a" refers to information not available, or not applicable, or not reported for confidentiality reasons (sample too small)
- Per diems reflect rates for fee-paying parents.
- Reference to part-time in the full-day category refers to children who attend a full day licensed day nursery on a part-time basis, i.e., two full days per week.
- Calculations do not include segregated day nurseries and specialized programs.
- Per diems for co-operative day nurseries were calculated without the fundraising factor, and were averaged by days of care each month divided by the monthly fee charged. All co-operative day nurseries require fundraising participation as part of membership and this deficit is not factored into the per diem.
- Toddler per diem information not presented for half-day licensed day nurseries for confidentiality reasons, i.e. one half-day nursery provided these per diem rates.
- Averages were based on rates provided by two licensed home child care agencies. The licensed home child care agencies per diem rates for the Regional Municipality of Hamilton-Wentworth, Social Services Department Home Child Care Program are not included in this table. The rates provided from the Region reflect their fees paid to the home child care provider and therefore are not consistent with the data collected from the other two home child care agencies, that are the per diem rates charged to parents accessing the program. In cases where hourly fees were provided, the per diem was calculated based on 10 hours of care for infants, toddlers and preschoolers; 3 hours of care for before and after school care. Part-time rates for one agency were based on the average between four day and three day rates.

Source: A.A.T.D., Telephone survey of licensed day nurseries, April 11-15, 1994.

12.6 ADDITIONAL SUPPORTS AND SERVICES FOR PARENTS

This section describes some programs and facilities that may assist parents and caregivers in providing quality care to the children.

Resource Centres

Resource Centres provide support to parents, unregulated home child care providers and licensed home child care providers. "Resource Centres were designed to provide a welcoming environment for caregivers, parents and children to interact, socialize, and learn from others and through opportunities made available at the Centre"²⁴. Based on the April, 1994 AATD survey of Resource Centres, 68% of the people who used a Ministry of Community and Social Services-funded Resource Centre were parents. Some of the services available at some of the Resource Centres located within the Region include: play groups, toy and resource lending libraries, training and educational workshops for caregivers and parents, networking and support groups, and drop-in programs where children can access age-appropriate toys and play with peers.

The hours of operation vary depending on the Centre. There is generally no cost to use Resource Centres. Some Resource Centres may charge a nominal fee to parents and caregivers who borrow toys and resources from the Centre or there may be a small cost for coffee, or to assist in providing snack supplies or special outings.

Recreational programs

There are many types of recreational programs for children in Hamilton-Wentworth. Recreational programs include "activities or opportunities that offer leisure, enjoyment, physical activity, skill development and healthy well-being"²⁵. In general, recreational programs available to children fall into the following categories: extra-curricular activities (e.g., sports and clubs offered after school hours as well as aquatic, dance, etc. program offered through a recreational facility); seasonal programs (e.g., programs such as structured day camps and supervised playground programs offered during school holidays); programs that have a specialty focus (e.g., art or theatre programs that may be offered through the Art Gallery or Theatre Aquarius); and licensed school age programs. Some of these programs may be offered by the municipality while others may be offered by non-profit organizations (e.g., YWCA, Kiwanis Boys' and Girls' Club, etc.).

The hours of operation, length of the program and cost of the program depends on the type of recreational program. In some cases there will be additional costs if a child requires special equipment and/or clothing. Fees for day camps range from \$40.00 to \$110.00 per week per child and operate somewhere between 7:30 a.m. to 6:00 p.m. "Summer residential programs are offered in local conservation areas and other parts of Ontario. Bus transportation to and from the camps may be available. Fees for summer residential programs range between \$180.00 to \$360.00 per week per child"²⁶.

Programs offered through the Boards of Education in the Region

The three Boards of Education in the Region offer a variety of programs for children beyond the school curriculum. Some schools have junior kindergarten for children who are four years old. Some schools may also have a child care centre located on site. There are also extra-curricular programs organized before and after school hours.

At this time, the child care centres that are located in schools are operated by a non-profit Board of Directors or an umbrella Board which is a non-profit corporation administered by a community-based Board, whereby some of its members are representing the school board and/or linkages have been made between the school and umbrella Board.²⁷

Because of this diversity in administration, the hours when these programs run are variable and depend on the child care centre. The cost for these programs also depends on the type of program.

12.7 CASUAL “BABYSITTING” COSTS

The child care costs that have been addressed in this section refer to the costs of providing care to children while their parents are working, seeking employment, or attending schools or training programs. However, every household with infants and young children should be prepared to accommodate the parents' need to enjoy leisure time away from the children. Some households may be able to obtain this type of child care or “babysitting” service free from relatives, neighbours or older children, or by taking turns with other parents in babysitting each others' children. Some parents may include some leisure-time babysitting when negotiating general payment to unlicensed child care providers as part of the child care arrangements; or they may be able to obtain relatively inexpensive babysitting services from teenagers in the neighbourhood. Short courses in babysitting are available to older children (age 10+ or 12+, depending on the course provider) from local organizations such as St. John Ambulance Association and the YWCA.

There are many ways in which babysitting can be arranged, and a range of costs that may be involved. Those households that must pay for babysitting services, however, should include their standard babysitting costs in the annual budget in addition to any employment- or education-related child care costs, to ensure the well-being of both the children and the parents. Consultation with local parents and caregivers suggests that an hourly rate of \$3 to \$5 per hour (with an extra stipend if more than one child will receive care), for 6 hours, once per month, is a minimum standard. This allows one night out per month for the primary caregiver(s).

12.8 OTHER SUPPORTS FOR PARENTS REQUIRING SPECIAL CARE FOR THEIR CHILDREN (INCLUDING YOUTHS)

In addition to the child care support needed by parents who are working or otherwise preparing to enter or re-enter the job market, some families require other types of care giving support. The Community Information Service at (905) 528-0104 has information on how to contact various community agencies that can assist with:

- respite care and home care services for parents who need a break from demanding nursing or care giving routines that their ill or special needs children may require;
- foster care for children when parents are unable to provide care;
- self-help parent support groups;
- programs that provide counselling and specialized intervention programs for children and their families; and
- programs that promote children's character development.

Appendices K-1 to K-3 provides information on The Children's Aid Society of Hamilton-Wentworth's programs including a description of child welfare services such as Alternate Care and Foster Parenting. Similar assistance is available through the Catholic Children's Aid Society and the Jewish Community Centre of Hamilton-Wentworth & Area. Appendices K-4 and K-5 provide information on the Big Brother and Big Sister programs. Users of this Guide are advised that these are only some of the programs available in this Region, and costs for services vary depending on the service provider.

12.9 ADULT AND SENIOR SUPPORT SERVICES

A number of services have been developed in the Region to provide support to individuals who prefer to live independently in the community or with family members rather than in an institution:

- home support services for infirm individuals;
- respite care;
- adult day care and recreational programs;
- regular telephone contact and friendly visiting programs;
- life skills and vocational training;
- drop-in and "friendship centres" for individuals and caregivers;
- counselling; and
- self-help support groups.

The Community Information Service at (905) 528-0104 can direct you to services that may help you in your situation. Appendices K-6 to K-9 provide information on a few samples of the types of services that are available locally. As before, costs of the services vary with the service provider. Some services, such as Home Care, which coordinates medical, professional and support services for clients who need at least one "required professional service" such as nursing, physiotherapy, etc., are covered by the Ontario Ministry of Health through a physician's referral. Others, such as home nursing services, cost \$38 per visit through the VON program (not dependent on the length of the visit, which could be from 10 minutes to 2 hours).²⁸

12.10 FINANCIAL ASSISTANCE FOR CARE PROVIDED TO CHILDREN, YOUTHS AND DEPENDENT ADULTS

Some Provincial Government programs cover full or partial costs of some support services. Individual providers can help you access any financial support that may be offered through these programs to you or to the person for whom you are accessing the care. Further information regarding appropriate community services to contact can be obtained from the Community Information Service, (905) 528-0104.

The Federal Government provides some financial relief to individuals by allowing "Child Care Expenses", "Attendant Care Expenses" as well as an "Equivalent-to-Spouse" amount and "Amounts for Infirm Dependents Age 18 or Older" to be claimed against your income tax amount.²⁹ These amounts vary, depending on your individual situation.

ENDNOTES FOR 12.0 CARE FOR DEPENDENT CHILDREN, YOUTHS AND ADULTS

- 1 Regional Municipality of Hamilton-Wentworth, Regional Planning and Development Department (September 1993), Towards a Sustainable Region, Hamilton-Wentworth Region Draft Official Plan, pp. B-9 and B-10.
- 2 Statistics Canada (1990), Women in Canada: A Statistical Report, p. 78. Catalogue #89-503E; Statistics Canada (1992), Labour force annual averages, 1991, Table 8. Catalogue #71-220.
- 3 Statistics Canada (1990), Women in Canada: A Statistical Report, p. 78. Catalogue #89-503E; Statistics Canada (1992), Labour force annual averages, 1991, Table 8. Catalogue #71-220.
- 4 Regional Task Force on Sustainable Development (no date), Land Use and Transportation, p. 3.
- 5 Statistics Canada, Canadian National Child Care Study (1993), Workplace Benefits and Flexibility: A Perspective on Parents' Experiences. Catalogue #89-503E.
- 6 Personal communication, Louis Carvella, Regional Municipality of Hamilton-Wentworth Planning Department, August 4, 1995.
- 7 Ontario Coalition for Better Child Care (1990), Child Care Challenge - Organizing in Ontario.
- 8 Association of Agencies for Treatment and Development (1994), Child Care Profile for Hamilton-Wentworth. Hamilton, Ontario, p. 8.
- 9 For example, the Ontario Ministry of Education is promoting the concept and philosophy of the "seamless day" as a rationale for establishing full-day kindergarten programs across the Province. Refer to the Ontario Ministry of Health Task Force on Education (get report references).
- 10 Association of Agencies for Treatment and Development (1994), p. 67.
- 11 Ibid., p. 69.
- 12 Ibid.
- 13 Ibid., p. 103.
- 14 Ibid., p. 105.
- 15 Ibid., p. 119.
- 16 Ibid., p. 127.
- 17 "A home child care agency refers to an agency licensed under the Day Nurseries Act which provides home child care services at more than one location through a network of providers." Association of Agencies for Treatment and Development (1994), p. 127.
- 18 Ibid. p. 132.
- 19 Ibid., p. 140.
- 20 Ibid., p. 148.
- 21 Ibid., p. 163.
- 22 Ibid.
- 23 Ibid., p. 20.
- 24 Ibid., p. 178.
- 25 Ibid., p. 190.

26^{Ibid.}, p. 193.

27^{Ibid.}, p. 197-8.

28Personal communication and descriptive brochure, VON Home Care Program, July 1995.

29These categories of deductible expenses was obtained from Revenue Canada's 1994 T1 Forms for Ontario.

BUDGET WORKSHEET FOR SECTION 12.0 CARE FOR DEPENDENT CHILDREN, YOUTHS AND ADULTS

IN ALL CALCULATIONS, USE ANNUAL COSTS

Not all items may apply to your household.

	Column 1	Column 2
CHILD CARE		
Cost of child care provided through licensed or regulated child care services: multiply the per diem (daily) rate x 260 working days in a year.	\$ _____	
OR: Cost of child care provided by unregulated care providers:	\$ _____	
ADD: Additional costs (e.g., diapers, transportation, extra hours of supervision, etc.):	\$ _____	
ADD: "Babysitting" costs:	\$ _____	
	<hr/>	
Subtotal 1:	\$ _____	
SUBTRACT: Child care subsidies:	\$ _____	
	<hr/>	
Subtotal 2:	\$ _____	
ADD: Cost of toys and educational resources for children and parents (e.g., available at some Resource Centres):	\$ _____	
ADD: Cost of "recreational" programs (during P.D. days/social contract days, or before and after school, etc.):	\$ _____	
ADD: Cost of camps (P.D./social contract days; March break; summer vacation; etc.):	\$ _____	
	<hr/>	
Subtotal 3:	\$ _____	Carry this total to Column 2 → \$ _____

Carry the amount shown in Subtotal 3 to Column 2 on the next page.

	Column 1	Column 2
Subtotal 3 carried from previous page:		\$ _____
“SPECIAL NEEDS” CARE SERVICES FOR CHILDREN AND YOUTHS		
Cost of educational programs for children and youths with special needs:	\$ _____	
ADD: Cost of recreational programs for children and youths with special needs:	\$ _____	
ADD: Cost of intervention/rehabilitation programs for children and youths with special needs:	\$ _____	
ADD: Cost of Home care/Homemaker services:	\$ _____	
ADD: Cost of respite care:	\$ _____	
ADD: Other costs your household may incur in providing care to children and youths with special needs:	\$ _____	
Subtotal 4:	\$ _____	
		Carry this total to Column 2 → \$ _____
ADULT AND SENIOR SUPPORT SERVICES		
Cost of rehabilitative programs for dependent adults and seniors:		
ADD: Cost of Home care/Homemaker services:	\$ _____	
ADD: Cost of respite care:	\$ _____	
ADD: Cost of adult day care and recreational programs:	\$ _____	
ADD: Other costs your household may incur:	\$ _____	
Subtotal 4:	\$ _____	
		Carry this total to Column 2 → \$ _____
Subtotal 5: (Add the items in Column 3)		\$ _____
SUBTRACT from Subtotal 5: Amount claimed against income tax:		\$ _____
Subtotal 6:		\$ _____
SUBTRACT from Subtotal 6: Amounts covered by Provincial/Regional assistance programs:		\$ _____
TOTAL COSTS OF CARE FOR DEPENDENT CHILDREN, YOUTHS AND ADULTS:		\$ _____

APPENDIX "K"

HOW CAN YOU HELP?

The C.A.S. has always been grateful to the community for its support over the past century. In fact, when the Society began in 1894, it was run solely by volunteers who donated their time and money.

Today, with the increased demands for child welfare service in our community and the decrease in government funding, the Society continues to look to the community for support.

You can help the C.A.S. in many ways:

- Become a volunteer and work together with Society staff to help children or families as a driver, special friend, tutor or as a volunteer doing clerical work or fund raising activities.
- Become a foster parent and open your heart to a child by providing a temporary home for them during a difficult time in their lives.
- Make a donation or bequest to the C.A.S. Children's Fund which supports the Society's prevention efforts, Summer Camp Fund and Christmas Fund.
- Remember the Children's Aid Society in your will.



the children's aid society
OF HAMILTON-WENTWORTH

What Is . . . The Children's Aid Society



The Children's Aid Society of Hamilton-Wentworth

143 Wentworth Street South
P.O. Box 1170, Depot 1
Hamilton, Ontario
L8N 4B9

Tel: (905) 522-1121
Fax: (905) 572-6465

THE C.A.S.

The Children's Aid Society of Hamilton-Wentworth was established in 1894 as a non-profit, charitable organization dedicated to the protection and well-being of children. The C.A.S. is mandated under "The Child and Family Services Act" of Ontario to provide child welfare services in our community.

WHAT DOES C.A.S. DO?

- Investigates and assesses all allegations of abuse and neglect of children up to age 16 years.
- Provides support and counselling to help families to stay together.
- Works cooperatively with the community to provide resources to families who are hurting.
- Gives protection and supportive counselling to children and families.

WHO CALLS C.A.S.?

- Parents who are experiencing difficulties managing their children.
- Children who are encountering problems at home.
- Any person who believes that a child is being abused or neglected should report the situation to the C.A.S.
- Any professional working with children who suspects that a child is a victim of abuse must report these suspicions to the C.A.S.; failure to do so could be subject to a fine of \$1000 under provincial legislation.

WHEN SHOULD YOU CALL?

If and when:

- You are a victim of abuse or neglect.
- Pressures of family life are hard to live with and you feel like taking it out on your children.
- You are experiencing family breakdown due to separation, drugs or alcohol, illness or death.
- You are unsure about planning for your unborn child.
- You are a teenager experiencing serious conflict in your family.
- You are aware of a child who may be abused or neglected.

When family problems cannot be solved or there is a risk of abuse or neglect, the C.A.S. has the authority to remove a child from the family home and take the child to a "place of safety" until the matter can be brought before the Family Court. The child may be:

- returned home
- placed with a relative or friend
- remain under the supervision of the C.A.S.

SUPPORT SERVICES

The C.A.S. offers a variety of services to families and children including parent support and counselling. Other services include:

Foster Care provides a loving and caring environment, where foster parents may care for a child on a temporary or long-term basis.

Alternate Care Program offers temporary relief to the parents of developmentally or physically challenged children.

Adoption Services: The C.A.S. is a registered adoption agency striving to provide permanent homes for children of all ages.

Adoption Disclosure Services provided by the C.A.S. includes the release of non-identifying information about adoptions. Adoptees, birth parents and siblings may register through a C.A.S. with the Provincial Adoption Disclosure Registry.

Volunteer Services play an important part in the services of the C.A.S. They offer assistance as drivers, special friends, babysitters and in areas of fundraising and special events.

CONSIDER ALTERNATE CARE FOSTERING IN YOUR LIFE

If you are interested in referring a child to the program or in becoming an Alternate Care foster parent, please contact the Children's Aid Society of Hamilton-Wentworth and ask for the Alternate Care Coordinator.

Please Call Today
(905) 522-1121



APPENDIX K-2

*When it comes to
special children . . .*

Alternate Care

*. . . may be a step
in the right direction*



The Children's Aid Society of Hamilton-Wentworth

143 Wentworth Street South
P.O. Box 1170, Depot 1
Hamilton, Ontario
L8N 4B9

Tel: (905) 522-1121
Fax: (905) 572-6465

ABOUT THE ALTERNATE CARE PROGRAM

Alternate Care is a relief program designed by the Children's Aid Society (C.A.S.) of Hamilton-Wentworth for the parents and families of physically and developmentally challenged children who are not in need of protection.

The goal of this program is to provide a family environment placement as an alternative for parents who are requesting relief on a regular basis. All children being placed are between the ages of infancy and 16 years.

Without this form of relief some parents might become exhausted and seek more drastic solutions for their children. Alternate Care gives parents the strength to continue as a family.

The program is directed by a Coordinator who is responsible for recruitment, training and child placement. Careful matching between the child and natural parents and the Alternate Care foster parents is the key element to the success of this program.

ABOUT THE ALTERNATE CARE FOSTER PARENT

Alternate Care foster parents come from all walks of life and a variety of ethnic and cultural backgrounds. They represent many different models of family life. All have a common commitment to helping developmentally and physically challenged children attain their full potential in life.

Some are older couples with grown children; single persons; professionals who work with special needs children; or "Regular Families" who want to share their family life with a "special child".

Alternate Care foster parents receive reimbursement for the daily cost of care for a child while the child is in their home. They also receive special training and orientation, as well as ongoing support as a C.A.S. team member.

As members of the Foster Parent Association, Alternate Care foster parents are entitled to participate in all the educational, training and event opportunities available to all foster parents.

THE NATURAL PARENTS' INVOLVEMENT

The Alternate Care Program is essentially a venture in "shared parenting". This means that the natural parents continue to retain all parental rights and responsibilities and make all decisions for their child.

Parents are required to sign a "Special Needs Agreement" with the Ministry of Community and Social Services, establishing that their child has special needs which cannot be totally met in their home.

While their child is in an Alternate Care home, parents are also expected to contribute financially to the cost of their child's basic care.

Together with the Alternate Care Coordinator, the natural parents and foster parents regularly review the child's progress and their cooperative role in the life of the child whom they share.

Parents are allowed up to ten days relief per month but this varies with availability of foster homes and the wishes of the parents.

FOSTER CARE PROGRAM

- * Regular Foster Care
- * Emergency Receiving Home
- * Special Treatment Foster Care
- * Teens
- * Infants
- * Alternate Care

YOU CAN MAKE A
DIFFERENCE
IN THE LIFE OF
A CHILD



the children's aid society
OF HAMILTON-WENTWORTH

HOW CAN I BECOME A FOSTER PARENT FOR THE C.A.S.?

All you have to do is call!! Telephone the Children's Aid Society of Hamilton-Wentworth and ask for the Foster Parent Recruitment Worker who will be pleased to talk to you and answer any questions you will have about the experience of fostering. If you are interested the worker will let you know when the next Foster Parent Information Meeting will be held.

Please Call Today:
(905) 522-1121

Foster Parenting

Give a child
a chance!



The Children's Aid Society of Hamilton-Wentworth

143 Wentworth Street South
P.O. Box 1170, Depot 1
Hamilton, Ontario
L8N 4B9

Tel: (905) 522-1121
Fax: (905) 572-6465

MAKE A DIFFERENCE IN THE LIFE OF A CHILD . . . BE A FOSTER PARENT!!

The Children's Aid Society (C.A.S.) of Hamilton-Wentworth is a non-profit organization responsible for the safety and protection of all children. The C.A.S. is mandated and operates under "The Child and Family Services Act" of Ontario.

Our goal is to keep children in their own family by providing them with the support they need. However, this is not always possible and a child may be admitted into the care of the C.A.S. When this happens, children are usually placed in a Foster Home so that they may benefit from a loving and caring family environment.

WHAT IS FOSTER CARE?

Foster parents provide a stable and supportive home for children who are in the care of the C.A.S. Children become separated from their family for a variety of reasons and need a temporary place to live for a few days, a week, several months, or possibly years.

Foster parents work together with C.A.S. staff as part of a team to develop the best plan of care for a child. They provide support and caring while encouraging the growth and development of their foster children.

Foster children range in age from infancy to 16 years and come from a variety of ethnic and racial backgrounds. Each child is unique and their situation may vary greatly, but they all share a common need; for a loving and stable family to support them during a difficult and sometimes troubled time in their lives.

WHO ARE FOSTER PARENTS?

Foster Parents come from all walks of life and varied ethnic and cultural backgrounds. Some are experienced parents with grown children and others are young couples starting to raise their own families. Foster parents may be older couples or single persons.

They all have a genuine interest in and sensitivity towards the needs of children. Foster parents have a strong commitment to children and their well-being.

WHY SHOULD YOU BECOME A FOSTER PARENT?

To improve the life of a child and make a direct impact on their growth and development.

To work with other community professionals as part of a team, committed to helping both children and their natural parents work out their problems so they may become a family unit once again.

To obtain new skills and professional development that will benefit the life of a child.

WHAT SUPPORT DO FOSTER PARENTS RECEIVE FROM THE C.A.S.?

Initial orientation, information and training are provided for all new foster parents.

On going training and education opportunities are available.

Financial reimbursement covers the daily cost of care for a child in your home, including medical, dental, clothing and school expenses.

All foster parents receive regular support and visits from social workers, as part of the C.A.S. team.

Foster parents receive membership in the Foster Parent Association, support and networking opportunities.



The Need...

BE A BUDDY!

The number of single parent families is increasing. Boys are waiting up to a year to be matched with a Big Brother.

A Year... it's a long

time in a

child's life.

The Big

Brother

Association

needs you to

share a little of

your time to

give a reliable,

consistent male

presence to a

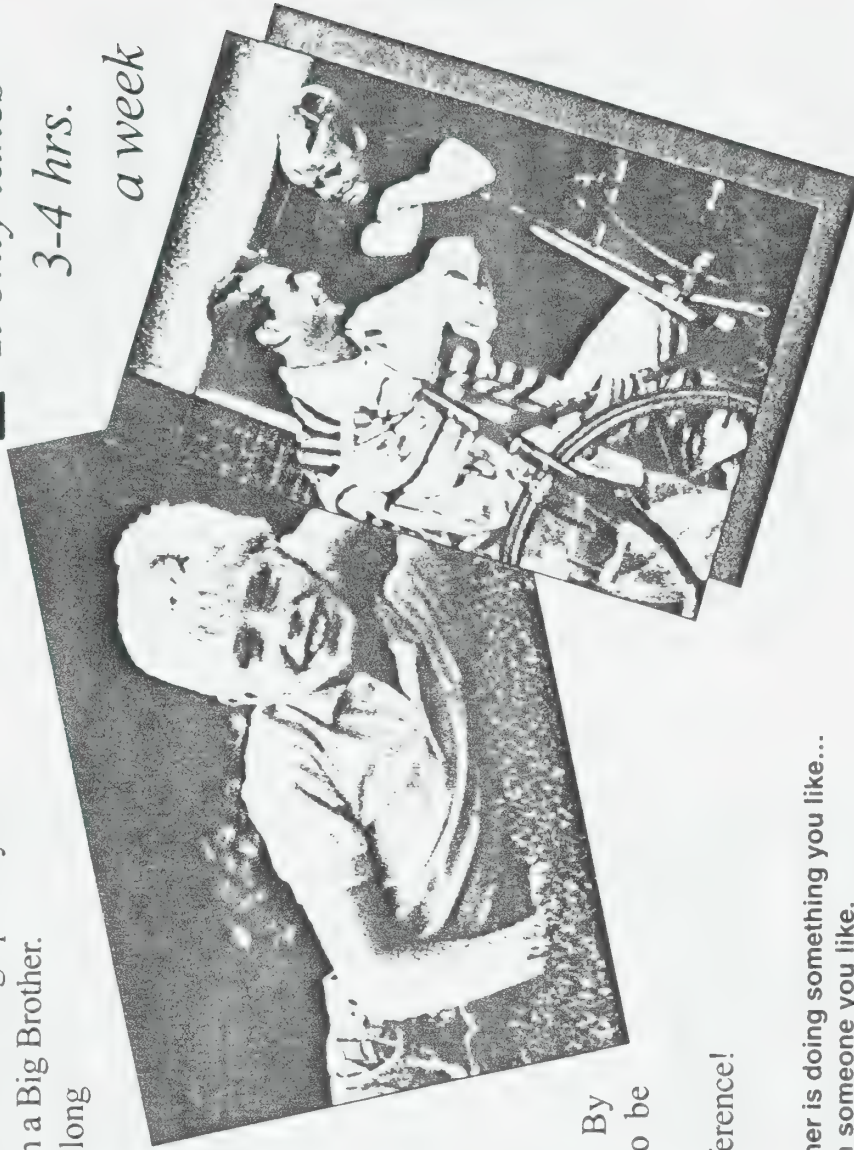
Little Brother. By

volunteering to be

a buddy... *you*

can make a difference!

**It only takes
3-4 hrs.
a week**



Being a Big Brother is doing something you like...
with someone you like.

Big Brother Association
of Burlington and
Hamilton-Wentworth, Inc.
639 Main Street East
Hamilton, Ontario L8N 1J4



United Way

**Be a
Big Brother**

525-3860

PLEASE
DETACH



0204439099-L8M1J4-BR01

BIG BROTHER ASSOCIATION
OF BURLINGTON AND HAMILTON-WENTWORTH
639 MAIN ST E
HAMILTON ON L8M 9Z9

MAIL POSTE

Canada Post Corporation / Société canadienne des postes

Postage paid
if mailed in Canada

Port payé
si posté au Canada

Business
Reply

Réponse
d'affaires

0204439099

01

A Big Brother...

Is an adult over 18 ... who's caring, responsible and friendly, and committed to spending 3 to 4 hours a week to be a friend to a child. They are people aware of the value of friendship. Someone matched to a Little Brother to share a variety of interests and provide a role model.



**BY BEING A BIG BROTHER YOU CAN
ENRICH A BOY'S LIFE...**

■ A Little Brother...

Is a boy between 8 - 16... from a single-parent family, who needs someone to count on, to talk to ... a companion who shares his interests. He is someone who needs your example to learn from.



**IT ONLY TAKES
A FEW HOURS A WEEK**

*When you take time
to help a child you
really take time for
yourself.*

*Big Brothers are just
buddies. And it's nice
to have a buddy.*

I'd like to be a friend to a youngster.
Please send me more details. Please mail me
information about being matched to a child.

PLEASE
DETACH

Big Brother Association of Burlington
and Hamilton-Wentworth, Inc.
639 Main Street East
Hamilton, Ontario L8M 1J4
525-3860

Name: _____

Address: _____

Telephone - Home: _____

Telephone - Work: _____

Big Sister Association of Hamilton & District, Inc.



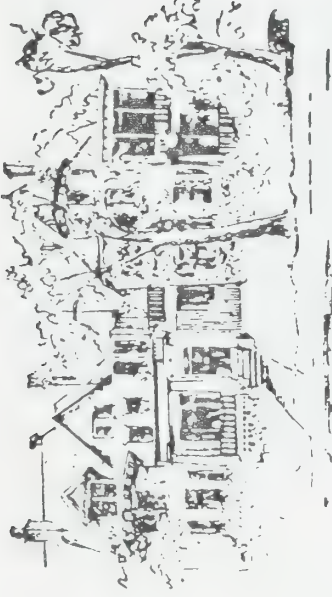
A Few Words About The Association

The Big Sister Association is a private non profit organization with more than 70 years of dedicated service to children.

Under the direction of a community-based Board of Directors and with funding from the Ministry of Community and Social Services, Regional Government and the United Way our professional staff and volunteer corps provide preventative, protective and therapeutic services to young females and their families.

As an active member of our community's youth services network, Big Sisters is committed to improving the quality of life for children

**Together,
We Can Make a Difference**



Charlton Hall

For more information:

**Charlton Hall,
call (416) 529-7262.**

Referrals are submitted through the Association of Agencies for Treatment and Development.

**Community based services,
call (416) 529-7143.**

Referrals are accepted at the agency office.

**Becoming a Big Sister,
call (416) 529-7143.**

Fax (416) 529-5291.

Brighter Beginning

The Teen Mothers Work Orientation Workshop is designed to meet the changing needs of young women in our society. Some facts about W.O.W.:

- The 11-week project addresses the needs of sole-support teen moms whose educational and employment development has been affected by parenthood.
- The workshop is designed for young parents with little or no work experience who lack the career focus and job-related skills essential to succeed in the workforce.
- Day care services are provided, allowing teen mothers to interact with each other in a group setting and discuss their future.
- The Program, funded by Employment and Immigration Canada, encourages mothers to break the cycle of dependency and poverty so often associated with adolescent parenthood.

**Serving Hamilton,
Burlington and District**

A Place to Grow

Charlton Hall, located in the city core, is a 9 bed residential facility providing young women the opportunity for growth and development in a safe, structured therapeutic milieu.

The Hall:

- Provides residential treatment to adolescent females, aged 13 to 18, who are experiencing emotional and behavioral problems.
- Addresses the needs of residents through individual, family and group counselling, life skills training, school liaison activities and preparation for independence.
- Emphasizes coordinated treatment planning, commitment to the integrity of family, and participation of youth in directing their futures.
- Offers emergency placement and Foster Relief Services for Hamilton Children's Aid Societies.

The Program is funded by the Ministry of Community and Social Services.

A Special Friendship

The Big Sister/Little Sister Matching Program is a community based service designed to contribute to the healthy development of girls with special needs. Some facts about the Program:

The special one-to-one relationship matches a woman and a young girl between the ages of 6 and 16.

- Our corps of dedicated Big Sister volunteers are women 21 years of age and over who have been carefully screened and trained.
- Big Sisters nurture the development of self-esteem in young girls who may be experiencing social, emotional or family problems.
- The program is based on a strong and active volunteer-staff partnership.
- The Volunteer Council provides an enriching program of special events, outings and activities for Big and Little Sisters.
- The Matching Program accepts referrals from a variety of sources including families, schools, Public Health, Children's Aid Societies and professionals serving youth and children.
- The Program is funded by the United Way, Regional Government and Association Fund Raising.

A Lesson In Life

The After School Program is a preventative group service for 9 to 12 year-old girls who have special needs, or are at risk of developing problems. Some background on the Program:

- Group sessions take place at Charlton Hall two evenings per week between 4 and 7 p.m.
- Sessions are conducted by professional staff trained in Child and Youth Care.
- Transportation and meals are provided.
- Participants are girls whose school adjustment and social functioning indicate a need for enrichment in peer involvement, recreational opportunities and life skills.
- Girls are exposed to recreational alternatives, skills training and participation in an educational problem-solving forum.

A Time for Recreation

The Association's Camp Program gives approximately 40 girls the opportunity to experience summer camp.

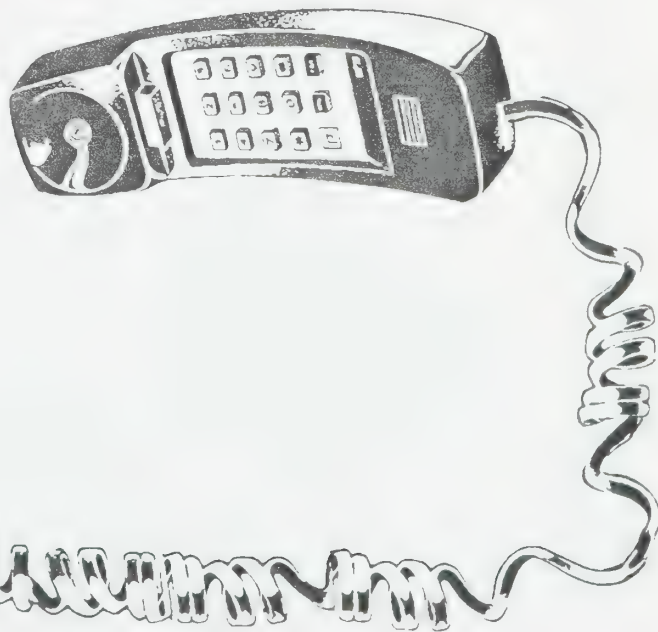
Through referrals, partial or full subsidy and provision of transportation, the Association supports participants from our Matching and After School Programs to attend camp.

Mission Statement

Tele-touch strives to assist individuals in the Halton and Hamilton/Wentworth communities to live independently at home, without loneliness, by having caring volunteers provide reassuring telephone contact.



Tele-Touch providing a reassuring ring since 1971.



Volunteer/Participate
For information contact:

Halton Region Please Call:
(905) 875-0808

75 MacNab Street South
Hamilton, Ontario L8P 3G1
(905) 522-9567
Fax (905) 522-1870

A Reassuring Ring

Friendship,

Security & Caring



tele-touch
UNITED WAY AGENCY

tele-touch
UNITED WAY AGENCY

A Reassuring Ring



Tele-Touch volunteers provide a regular phone call for those living alone in our community. Serving Halton & Hamilton/Wentworth.



Friendship, Security & Caring



All Tele-Touch volunteers are given interviews and references are obtained. Confidentiality is maintained.

People We Call:

Seniors and individuals with disabilities who live alone, gain security and friendship from a reassuring ring.

Volunteer Callers:

Caring people from all walks of life with a little free time and a commitment to a Tele-Touch friend.

Working people, students, retirees, homemakers, anyone can provide a reassuring ring.

If you plan to be away for a short time, calls can be arranged to reassure family members and friends who would otherwise be alone.

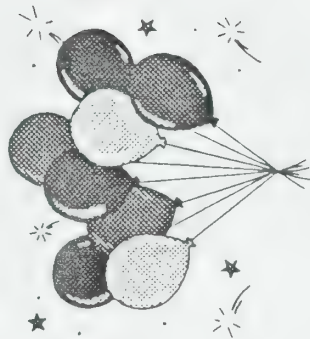
If you or someone you care about needs a reassuring ring, or you would like to be a volunteer caller, contact Tele-Touch today.



United Way
UNITED WAY AGENCY

tele-touch

Friendship Centres



A volunteer agency for
promoting mental health.

FRIENDSHIP CENTRE GOALS

To help integrate former psychiatric patients back into mainstream society. We want to enrich the lives of people who need help from society to regain respect and earn a place for themselves. As non-professionals, in a setting where people come in voluntarily, we attempt to earn the trust and friendship of some people who suffered under the bureaucracy of the system, and some who have fallen through the "safety net".

PROGRAM LOCATIONS

MONDAY:

All Saints
15 Queen Street South
Hamilton, Ontario
L8P 3R4
(905) 527-5673

TUESDAY:

St. Thomas
16 West Avenue South
Hamilton, Ontario
L8N 2S1
(905) 522-9919

WEDNESDAY:

First Pilgrim
200 Main Street East
Hamilton, Ontario
L8N 1H3
(905) 522-9900

THURSDAY:

St. Giles
85 Holton Avenue South
Hamilton, Ontario
L8M 2L4
(905) 549-3068

FRIDAY:

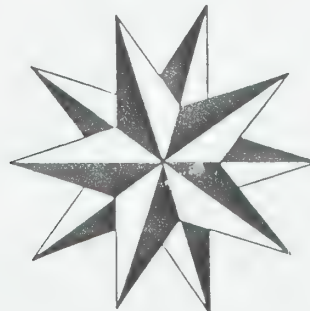
St. Paul's
70 James Street South
Hamilton, Ontario
L8P 2Y8
(905) 522-2792

Open from 10am to 2pm

FOR FURTHER INFORMATION
CONTACT:

Audrey Page &
Barbara Mersereau
Coordinators
FRIENDSHIP CENTRES
16 West Avenue South
Hamilton, Ontario
Canada
L8N 2S1

(905) 521-0084



Friendship Centres

Friendship Centres is a social and recreational program for people with nervous or emotional difficulties.

Since its inception in September 1986, at St. Giles United Church (Thursdays), the program has expanded to five days a week.

Funding of the centres was at first from donations and the pockets of those working as volunteers, plus several generous friends. Hamilton-Wentworth Region now provides assistance for supplies, lunches, etc., and the ministry of health helps fund residents of homes for special care. Churches did and still do, provide premises free of charge, plus office space (now located at St. Thomas', but offered by all participating congregations.)

Work is done entirely by volunteers, with much assistance from members. Refreshments are available all day, and a light lunch is served at noon. Members and volunteers play cards

and board games, talk, or play ping pong. Bowling and miniature golf are popular sports. Members meet old friends and make new ones. Several group bus trips have gone to Metro Zoo, Niagara Falls, Blue Jay games, etc.

Friendship Centres provides an opportunity for members of the community to meet people who have battled mental illness, and vice-versa. Some of their more pressing problems such as housing, education, job training and medical needs come to light that are sometimes missed by the formal system.

Friendship Centres has helped lobby for better regulation of group homes, and volunteers do individual and group advocacy as they are able.

Training is provided for those who want to work in the centres, by lectures and discussions. Monthly meetings are held. The most effective learning is from members, through experience in interaction.

Friendship Centres has an "Open Door" policy. Anyone who wants to attend is welcome. There is no charge.

We receive referrals from social agencies such as Hamilton Psychiatric Hospital, Hamilton Program for Schizophrenia, Friends of Schizophrenics, Canadian Mental Health Association, and others. A typical day finds 20-30 visitors.

We try to create a friendly and supportive setting for our friends to meet and visit. We have, we hope, a mutually rewarding relationship with our members. At the same time, we aim to increase public awareness of the plight of the mentally ill, and the social support that can speed improvement and work toward eventual recovery.



Would you like to help other seniors?

We need people with your ability to listen, to understand the needs of people like you.

Your peers need assistance. They need information on services, ideas on how to cope and, sometimes, the emotional support only you can provide.

Four hours a week as a volunteer is all we ask.

Can we hear from you soon?

Sounding Boards

Afternoon tea, coffee and conversation get-togethers are held in the meeting rooms at several Hamilton-Wentworth Senior Citizens' apartment buildings.

All Seniors are welcome!

- Make new friends and build a support system
- Share meaningful discussions
- Help and assist each other to cope with daily living.

Seniors Talking to Seniors

Need to talk to someone
who is caring and supportive?

**Senior
Peer
Counseling**
HAMILTON-WENTWORTH

735 King Street East, Suite 2
Hamilton, Ontario L8M 1A1

Call (905) 528-4740



**Senior
Peer
Counseling**
HAMILTON-WENTWORTH

Call (905) 528-4740 for
time, day and locations.

**Senior
Peer
Counseling**
HAMILTON-WENTWORTH

Call (905) 528-4740

We're here to help.
And there's no charge.

Providing support when seniors need it most.

Senior Peer Counselling is
operated by Catholic Family
Services of Hamilton-Wentworth.

Senior Peer Counselling serves
all senior citizens in the
Hamilton-Wentworth area.

We're here to help.

Life is a process of continual change.
And change can bring positive growth
at any time of life - particularly in the
senior years when one has more life
experiences to build on.

Since they are seniors themselves,
Senior Peer Counsellors recognize
the special quality of life in the
mature years. That makes a very
real difference in the way they
respond to the problems, concerns
and potential of their peers.

We can help with these concerns.

- Facing an important decision
- Need help in solving a personal problem
- Living alone successfully after a long married life
- Feeling unhappy or lonely.
- Need help, comfort and support during a crisis
- Need to talk with someone who is caring and understanding

We're here to listen.

The senior years can be a time
of special problems - and special
opportunities for happiness and
fulfillment, too. No one understands
this reality better than a senior.

That's why Senior Peer Counselling
provides counselling by seniors for
seniors.

Each Senior Peer Counsellor is a
non-professional volunteer who has
been carefully trained to be sensitive
to the needs of another senior.

The Senior Peer Counsellor...

- Lends a sympathetic ear
- Provides community resource information
- Makes appropriate referrals to professionals, social service agencies and community support groups
- Arranges in-person peer counselling when requested

Call (905) 528-4740

We're here to help.

**Senior
Peer
Counselling**
HAMILTON - WENTWORTH

St. JOSEPH'S VILLA

OVER 100 YEARS OF
LOVE AND CONCERN



RESPITE CARE



*Supported by
Rotary Club
Dundas*

The St. Joseph's Villa Foundation was established under the Income Tax Act to ensure the Villa's ability to meet standards of excellent care for which it is known. Its function is to solicit charitable donations for projects such as building renovations, equipment, and specialized services for Seniors.

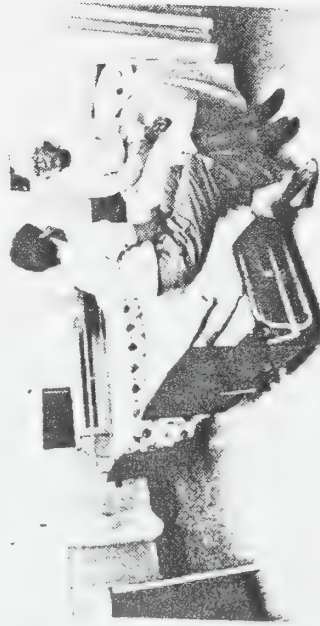
The Foundation gratefully acknowledges the donation of the Rotary Club of Dundas towards the support of the respite care program.

56 Governor's Road
Dundas Ontario L9H 5G7

Telephone (416) 627-3541 Ext. 254

St. Joseph's Villa, fully accredited by the Canadian Council on Health Facilities Accreditation, is a skilled long term care facility. As a Charitable Home for the Aged, St. Joseph's Villa offers residential and extended care to elderly persons who can no longer manage independently.

In addition to providing permanent residence to over 365 elderly individuals, there is now a Respite Care Service available.



WHY RESPITE CARE?

In our community, many elderly people live with their families which may be a spouse, adult children, or other relatives. Depending on the health of the elderly person, family members often take on the role of caregiver. This role can be physically, emotionally, and socially stressful.

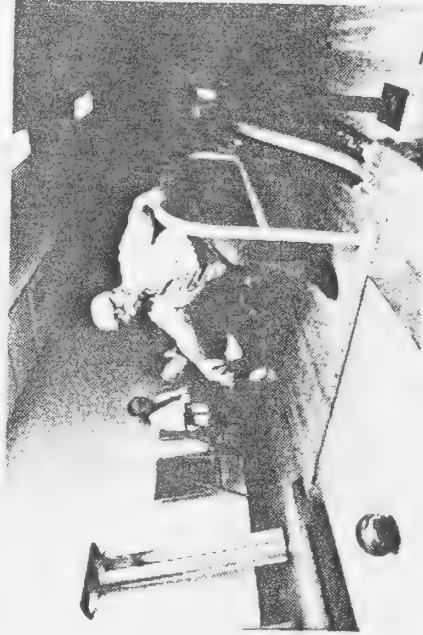
The respite care program enables caregivers to take a 'much needed break' from their daily responsibilities. It also enables seniors who want to remain living in the community, to have a change of routine in a supportive environment.

WHAT IS RESPITE CARE?

Respite Care is a short-stay admission to St. Joseph's Villa which shall be for a minimum of 7 days and shall not exceed 30 days. This is a period of relief for the caregiver and should not be interpreted as a means for gaining permanent admission.

WHO IS ELIGIBLE FOR RESPITE CARE?

Seniors living in the community who need assistance with their daily care and who meet the requirements for residential or extended care.



HOW MUCH DOES IT COST?

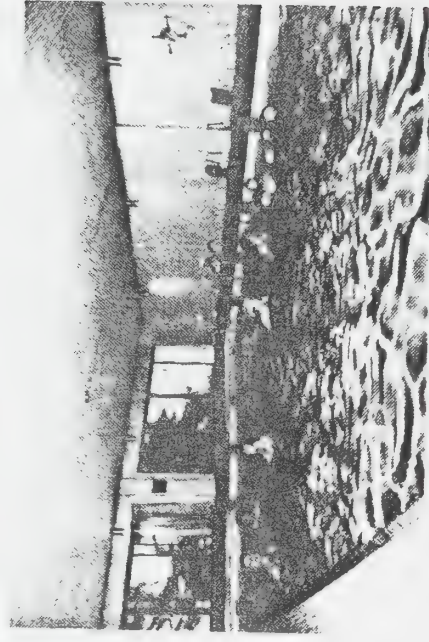
The fee for respite care is based on the daily cost of care. The Rotary Club of Dundas and the Ministry of Community and Social Services have provided funds so that financial assistance is available for those who qualify, to ensure that respite care is accessible to all.

HOW TO APPLY

Contact the Social Work Department at St. Joseph's Villa,
(416) 627-3541 Ext. 254.

Services available at St. Joseph's Villa include:

- Nursing
- Therapy
- Dietary
- Pastoral Care
- Social Work
- Recreation
- Special Care Unit for Confused Ambulatory
- Beauty Salon and Barber Shop
- Laundry
- Senior Centre



On-Site Facilities

- Chapel
- Greenhouse
- Indoor Swimming Pool
- Bowling Alley
- Craftroom and Woodshop
- Licensed Lounge
- Enclosed Outdoor Patio
- Auditorium
- Senior Centre

GUIDE FOR HOUSEHOLD BUDGETING 1995

SECTION 13.0

EDUCATIONAL NEEDS

1995 SPRC GUIDE FOR HOUSEHOLD BUDGETING

SECTION 13.0 EDUCATIONAL NEEDS

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13.0 EDUCATIONAL NEEDS

The Region's "Vision 2020" strategic planning document recognizes that community health and well-being is determined to a large degree by the ease with which residents can adapt to changing lifestyles and economic circumstances. A strategy for ensuring that residents cannot only accommodate but take advantage of - or even create - new types of employment and healthy living opportunities lies in providing access to educational and skills training opportunities. Furthermore, "lifelong learning" can help people in Hamilton-Wentworth meet new challenges effectively.¹ Only 55.8% of the population aged 15-24 were in school full-time in 1991 in the Region; this represents a lower proportion of youth in school than in eight other municipalities in Ontario.² Almost 49,000 residents of the Region aged 15+ (13.6%) had less than a grade 9 education in 1991, and just over 96,000 (26.9%) had some high school without a secondary certificate.³ The Regional Municipality of Hamilton-Wentworth Planning and Development Department asserts⁴:

"Education provides the mechanism whereby future generations will acquire the knowledge, skills and values to meet the challenges of the future and apply the concepts and values of sustainable development. Improving the overall education level of the population and providing opportunities for skills upgrading and retaining are ways in which the educational system can support the continued prosperity of the Region and instill sustainable values and lifestyles.

"The provision of appropriate educational opportunities throughout the Region...will assist citizens in contributing meaningfully to their community, expanding their employment possibilities and maximizing their potential." (p. B-10)

The Premier's Council on Health, Well-Being and Social Justice observed that "Children born to poor parents are more likely than those in high-income families to have low birth rates, eat less nutritious foods, have difficulty in school and eventually drop-out of school." (*Nurturing Health*, n.p., quoted in Pennock and Foulds, 1994, p. 7). The educational level of adults in a household affects the educational level that children obtain. SPRC supports educational initiatives undertaken by both children and adults, and suggests that educational costs are a necessary expenditure for households to ensure that they can function well in our community.

13.1 WHAT'S NEW IN THE 1995 SPRC GUIDE?

Whereas previous versions of the Guide provided budget standards and costs for children's school needs, this section of the 1995 SPRC Guide may be useful to households that have or plan to have either children or adults attend school or pursue other educational opportunities. The first part of this section addresses some costs associated with attending elementary schools and secondary schools in the Region. Subsequent discussions attempt to address some of the more recent trends in adult and post-secondary education and the implications that these activities may have on a household's budget.

13.2 IN GENERAL

Expenses incidental to schooling, such as books and stationery supplies, physical education supplies and equipment, and other fees for group activities, vary slightly between schools but considerably between courses. Although average costs for elementary school needs can be estimated relatively easily, the differences among course needs at levels beyond elementary school make the task more difficult.

Although the Guide suggests some yearly costs, many of these expenditures are incurred in September (and January/February in secondary and post-secondary programmes).

13.3 COSTS ASSOCIATED WITH ELEMENTARY AND SECONDARY SCHOOLS

In general

Transportation costs are shown in the "Transportation" section. Students who are in congregated special education programs and children in grade 6 and below who live beyond a reasonable walking distance to school are provided with transportation (bus or taxi) that is paid by the Boards of Education.

Students who remain at school during the lunch break are expected to bring their own food. Some schools offer breakfast or snack programs to offset the hunger faced by many poor children. These programs are not available at every school and they often operate for the short-term only, depending on the availability of funding (refer to item "2.7 Community Initiatives" in section "2.0 Food" of this Guide). Child hunger in Hamilton-Wentworth is so prevalent, and negative effects of hunger on children's ability to learn are so well documented, that some teachers are known to bring in fruit and other wholesome snacks for their students where the nutrition programs are not available.⁵

Supplies

In elementary schools, the Boards of Education provide most of the necessary supplies such as pencils, paper and erasers. However, in grades 1-6 some minimal extra purchases such as pencil crayons, ball-point pens and a memo pad are required. In grades 7 and 8 students are expected to purchase a compass set and Duo-Tang™ -type notebooks or binders and binder paper. Table 13.a provides some costs associated with these expenditures. Items were priced at local Zellers and K-Mart stores. Students in all grades are expected to provide from time to time special paper such as Bristol Board™, or other special project supplies.

In high school, students are expected to purchase all their supplies. Costs vary depending on the courses the students are taking.

Text books are provided by the school Boards for students in all grade levels. These texts are expected to be returned at the end of the semester in which they were needed. Students are expected to cover the cost of lost or damaged text books.

TABLE 13.a: SOME AVERAGE COSTS ASSOCIATED WITH SCHOOL SUPPLIES*

SUPPLIES	GRADES 1-6	GRADES 7-8
Pencil crayons (24 per package)	\$5	\$5
Ball point pens (package of 12)	\$1	\$1
3-subject lined notebook	\$5	\$5
Backpack	\$10	\$10
3-ring binder (2 per pack, 2" rings)	n/a	\$7
Mathematical/compass set	n/a	\$2
TOTAL	\$21	\$30

*Rounded to the nearest dollar.

School clothing requirements

At the elementary school level, students are required to wear running shoes for physical education activities. Students in the higher elementary grades may need T-shirts and shorts or "sweat pants", but these would be from their regular wardrobe, not an extra uniform type of purchase.

High school students are often expected to purchase T-shirts and shorts displaying school logos or other identifiable crests. These cost approximately \$20 and are comparable to the cost of clothes that would normally be purchased. Running shoes are necessary.

Students participating in some team sports may find it necessary to purchase specialized clothing, shoes and equipment.

Students attending high schools in the Roman Catholic Separate School Board system are required to buy school uniforms.⁶

Some teachers in the inner city schools in the Region have been known to collect used clothing and footwear and take their classes "shopping" regularly to choose items from the resulting community "store". By making this activity a regular part of class life, the teachers try to remove the stigma that may otherwise be associated with an individual student receiving used clothing from the teacher.⁷

"Activity fees" and related fees

Day trips have become a formal part of studies. For elementary students, the Boards of Education provide buses at no cost or very low cost to the students. At the secondary level, buses may have to be rented and the students charged a fee. Transportation costs for field trips are often offset by fundraising activities organized by the students or parents' committees, often with assistance from the teachers. Nevertheless, most schools are cutting back on field trips because they are becoming very expensive to finance.

At the senior elementary and secondary school levels, student activity fees become a social, if not official, requirement. These fees often include the cost of a student activity card that allows students access to special events such as dances and sporting events at a reduced cost, and may include the cost of a yearbook. Student cards are also useful for obtaining discounts on bus fares, movie theatre admissions, and at some retail stores and restaurants in the Region.

It should be noted that many expenditures that appear to be discretionary are, in fact, not so. In some special education programs (e.g., programs for "gifted" students; programs for students with specific disabilities), day trips and special activities outside the school are considered integral to the educational approach that is considered most effective in helping those students learn.

The young person who is unable to participate in an activity with his or her peers may feel deprived and shunned by classmates. In many activities, participation is recognized as an important socializing element and the socializing factor itself is considered an educational experience. Whenever possible, individual teachers and others affiliated with the school often "find" funds (i.e., contribute out of their own pockets) to assist a student who cannot pay to participate in a discretionary school-related activity.

Table 13.b presents some costs associated with attending elementary and secondary school programs.

TABLE 13.b: ESTIMATED AVERAGE COSTS RELATED TO SCHOOL NEEDS

GRADE	TOTAL YEARLY COSTS*	CLASSROOM COST		OUTSIDE CLASSROOM COST				
		GYM NEEDS ¹	SUPPLIES ²	FIELD TRIPS ³	DANCES, GAMES ⁴	LOCK (FOR LOCKER)	ACTIVITY CARD	INSURANCE ⁵
1 - 6	\$34	Cost included in section "4.0 Clothing"	\$21	5.00	---	---	---	7.00
7 - 8	\$43	Cost included in section "4.0 Clothing"	\$30	5.00	---	---	---	7.50
9 - OAC ⁶	\$63 + cost of course supplies	Cost included in section "4.0 Clothing"	Varies by course	15.00	20.00	4.40	20.00	7.50

*Rounded to the nearest dollar.

¹For grades 1-6, gym (athletic) needs are based on a pair of running shoes. For grades 7 - OAC the figures are based on the costs of running shoes, tube socks, shorts and a T-shirt. These items can be from the student's regular wardrobe, not a uniform type of gym outfit.

²Supply costs are the costs of those items required but not provided by the Boards of Education: Grades 1 - 6: pencil crayons, ballpoint pen, memo pad; Grades 7 - 8: pencil crayons, ballpoint pen, memo pad, compass set, folders, binders, 3-ring lined binder paper. In addition, the cost of a backpack is included.

³Field trip costs can vary depending on the number of trips, bus fare and admission cost.

⁴Costs for Grades 1 - 8 based on 5 events per year at \$1.00 per event. Costs for Grade 9 - OAC based on 4 events per year at \$5.00 per event.

⁵The Boards of Education recommend maximum insurance coverage against injury or loss of limb both in and away from school. Cost of insurance for one student per household is \$7.00; for two students in one household the cost is \$14.00; for three or more students in a household the cost is \$17.50.

⁶OAC = Ontario Academic Credits (formerly Grade 13). The OAC's will be phased out in four years. Extended schooling opportunities will be available for kindergarten and junior kindergarten students.

13.4 COSTS ASSOCIATED WITH POST-SECONDARY EDUCATION

If a student proceeds to post-secondary education, he or she may receive assistance in the form of grants, loans, bursaries and scholarships. The government loan and grant programs that have assisted students in accessing post-secondary education are undergoing stringent reforms; however, some financial institutions will provide consumer loans for this purpose.

Despite these avenues of assistance, there may be a considerable burden for text books, tuition and incidental fees, the costs of which vary significantly among institutions, among faculties within institutions, and among programs and courses. In addition, many students who attend post-secondary institutions must live away from home and pay residence fees or apartment rental fees as well as food costs and other incidental expenses. It is very difficult, therefore, to estimate these costs. Households that are planning to support a student in post-secondary studies are encouraged to talk to other students in that institution, guidance counsellors, and people in the Admissions and student housing offices who can help assess the true costs of attending the chosen institution.

13.5 SOME OTHER COSTS ASSOCIATED WITH EDUCATION

"Lost wages"

After the age of 16 there is a different type of cost to be considered: "opportunity cost" or foregone earnings. That is, individuals who are attending school cannot earn as much money as individuals who are employed full-time in the workforce. Attendance at post-secondary institutions limits the opportunity to earn this money even more. In fact, many graduate programs are so demanding that students are restricted in the amount of time that they can be employed - often not more than 10 hours per week. These "lost wages" are indirect costs, however, and should be regarded as elements to consider when estimating an adequate budget, particularly for low-income households. Low-income households can contact the Community Information Service at (905) 528-0104 to obtain some suggestions regarding programs that household members may access that may help them meet basic living costs while upgrading their education.

Registered Educational Savings Plans (RESP's)

For households with children, the parents or guardians may consider investing in Registered Education Savings Plans (RESP's). These plans are available to help offset the cost of post-secondary education by encouraging saving small amounts of money on a regular basis over the long term. The cost of monthly payments varies depending on the age of the registered child, the total amount needed to cover estimated educational costs, etc.

Individuals who are considering investing in an RESP should make sure that they fully understand the contract before deciding whether any of the available plans are appropriate for their household's situation. For example, RESP's do not have the same tax deferral benefits that some other registered savings plans may offer the contributors, and some RESP's cannot be redeemed if the designated beneficiary (i.e., the child for whom the savings were intended) does not go on to a recognized institution of post-secondary education.

13.6 SOME ADULT EDUCATION ISSUES

Increasingly, adults are encouraged by society in general and prompted by the current economic situation to upgrade their education. Both the Public and Separate Boards of Education as well as some private and labour organizations cooperate in providing Adult Basic Education, English as a Second Language, and special training programs. Adults can return to school to take courses for credit towards their high school diplomas at no cost. Special interest (non-credit) courses are offered to students for a fee. Fees for special-interest courses range widely, depending on the course, supplementary materials needed, and transportation costs.

Special budget considerations apply to adults who are furthering their education. These may include having to incur child care and transportation costs beyond those regularly needed. (Child care or "babysitting costs" for study periods outside of classroom time should be included if this is a budget consideration.) In some cases, individuals who are returning to complete their high school credits may prefer to attend an adult high school rather than a school that serves younger students, and may have to travel further to do so. This would incur extra transportation and child care costs (if applicable).

13.7 OTHER EDUCATIONAL OPPORTUNITIES

In addition to courses and programmes available through institutions recognized by the Ontario Ministries of Education, Colleges and Universities, Labour, and others, other educational opportunities are available in the Region. Job- and career-specific courses are offered at numerous work sites; courses are offered through professional associations; and music, dance, and art lessons are available through private institutions or by qualified individuals. These are only some of the choices available to residents in Hamilton-Wentworth.

Since broad knowledge and skills development is encouraged for adults throughout the various community sectors, and as the budgets for the local Boards of Education shrink, households are expected to assume more and more of the educational costs both for their adult and child members. Households that participate in these educational experiences or plan to do so should include relevant costs in their budgets.

ENDNOTES FOR 13.0 EDUCATIONAL NEEDS

1 Regional Municipality of Hamilton-Wentworth, Regional Planning and Development Department (September, 1993), Draft Official Plan: "Towards a Sustainable Region", p. B-10.

2 Pennock, M. and Foulds, R. (October, 1994), Determinants of Health in Hamilton-Wentworth: A Comparative Analysis of Hamilton-wentworth With Other Ontario Regional Municipalities, p. 10.

3 Health Priorities Analysis Unit, McMaster University Faculty of Health Sciences (April, 1994), Fact Book on Health in Hamilton-Wentworth, 3rd edition, p. 115 (Table). Source: Statistics Canada, Profile Series - Part B. Ottawa: Industry, Science and Technology Canada, 1993. 1991 Census of Canada.

4 Regional Municipality of Hamilton-Wentworth, Regional Planning and Development Department (September, 1993), p. B-10.

5 Personal discussions with teachers at Robert Land and Vern Ames Schools.

6 Casual discussions with parents of some of these students suggests that a uniform requirement does not result in fewer clothing expenditures but rather adds cost to a wardrobe that would regularly be purchased.

7 Personal communication with teachers at Robert Land and Vern Ames Schools.

BUDGET WORKSHEET FOR SECTION 13.0 EDUCATIONAL NEEDS

IN ALL CALCULATIONS, USE ANNUAL COSTS

Fill in all the figures that apply to your household (not all may apply):

	Column 1	Column 2
ELEMENTARY AND SECONDARY SCHOOL COSTS	\$ _____	
Costs for students in Grades 1-6 from Table 13.b*:	\$ _____	
ADD: Costs for students in Grades 7-8 from Table 13.b*:	\$ _____	
ADD: Pocket money for occasional lunch and snack purchases:	\$ _____	
ADD: Other costs not shown in Table 13.b:	\$ _____	
ADD: Costs for students in secondary school*:	\$ _____	
ADD: Costs of buying/renting team sports uniforms:	\$ _____	
ADD: Cost of school uniforms:	\$ _____	
ADD: Cost of field trips/special project materials beyond that listed in Table 13.b:	_____	
Subtotal 1:	\$ _____	Carry this total to Column 2 → \$ _____

COSTS ASSOCIATED WITH POST-SECONDARY EDUCATION

Tuition costs:	\$ _____
ADD: Cost of text books and course materials:	\$ _____
ADD: Cost of supplies:	\$ _____
ADD: Costs of living away from home (rental accommodation; utilities and utilities hook-up; household furnishings and equipment; trips home; etc.)	_____
Subtotal 2:	\$ _____

Carry Subtotal 2 to Column 1 on the next page.

Carry the figure from Column 2 on this page to Column 2 on the next page.

*NOTE: Insurance cost for 2 students per household is \$14.00; for 3 students per household, cost is \$17.50. See Table 13.b.

	Column 1	Column 2
Figure from Column 2 on previous page carried over:		\$ _____
Subtotal 2 carried from previous page:	\$ _____	Carry this total to Column 2 → \$ _____

**COSTS ASSOCIATED WITH GENERAL INTEREST
(NON-CREDIT) COURSES**

Registration costs:	\$ _____	
ADD: Cost of supplies:	\$ _____	
	<hr/>	
Subtotal 3:		Carry this total to Column 2 → \$ _____

COST OF CARE FOR DEPENDENT CHILDREN, YOUTHS AND ADULTS during student's class time, travel time and study time:	\$ _____
---	----------

COST OF REGISTERED EDUCATIONAL SAVINGS PLANS or other savings for school needs:	\$ _____
--	----------

TOTAL EDUCATIONAL COSTS:	\$ _____
(Add items in Column 2)	

GUIDE FOR HOUSEHOLD BUDGETING 1995

SECTION 14.0

INSURANCE

1995 SPRC GUIDE FOR HOUSEHOLD BUDGETING

SECTION 14.0 INSURANCE

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14.0 INSURANCE

Insurance costs are recognized as necessary expenditures in household budgets. Adequate insurance coverage provides financial relief in times of crisis resulting from death or disability to a household member or damage or theft to property. The knowledge that a household will be protected from undue financial hardships at those times can contribute to the household's mental well-being.

14.1 WHAT'S NEW IN THE 1995 SPRC GUIDE?

Previous versions of the Guide provided some figures for the costs of basic life insurance and tenant insurance premiums only. The 1995 SPRC Guide adds comparative figures for different categories of insured individuals for the life insurance, and includes considerations for homeowner insurance.

14.2 IN GENERAL

Because many types of insurance policies are available, various amounts of insurance coverage can be purchased through different plans, and a variety of factors are considered in determining insurance premium costs, there is no one formula that will allow individuals to calculate their basic insurance premium costs. The information contained in this section of the Guide is intended to be a *general indicator only* of some possible costs that may be incurred in purchasing insurance. Users of this Guide are encouraged to obtain price quotes relevant to their own situations from professional insurance brokers.

Information on various types of mortgage insurance as well as household insurance has been included in section "3.0 Housing", as home ownership is recognized as a common situation in Hamilton-Wentworth.

The cost of automobile insurance is considered in section "5.0 Transportation".

14.3 LIFE INSURANCE

As a means of providing a degree of financial security upon the death of a household member and as a source of funds to meet funeral and incidental expenses, an insurance protection plan is a necessity in any household budget. Term insurance represents the least expensive method for individuals under age 65 to provide a one-time benefit for their beneficiaries when they die. Term insurance does not replace a savings plan and, unlike "whole life" insurance plans, no monthly benefits are paid to the insured at any age. "Whole life" policies are generally more expensive but offer a variety of coverage options and rates. In addition, they accrue interest and can be cashed in readily.

Table 14.a presents some costs for term life insurance coverage of \$100,000.

**TABLE 14.a: SAMPLE ANNUAL COSTS OF "TERM LIFE" INSURANCE
FOR VARIOUS INDIVIDUALS¹**

SEX	AGE	SMOKER/ NON- SMOKER	POLICY YEARS	CLIENT AGES	ANNUAL PREMIUM ²	PRE-AUTHORIZED CHEQUING INITIAL PREMIUM ³
Female	20	Smoker	1 - 10	20 - 29	\$184.00	\$16.56
			11 - 20	30 - 39	\$182.00	
			21 - 30	40 - 49	\$300.00	
			31 - 40	50 - 59	\$574.00	
			41 - 50	60 - 69	\$1,369.00	
			51 - 55	60 - 74	\$2,724.00	
Female	20	Non-Smoker	1 - 19	20 - 29	\$156.00	\$14.04
			11 - 20	30 - 39	\$157.00	
			21 - 30	40 - 49	\$214.00	
			31 - 40	50 - 59	\$359.00	
			41 - 50	60 - 69	\$883.00	
			51 - 55	70 - 79	\$2,059.00	
Female	40	Smoker	1 - 10	40 - 49	\$300.00	\$27.00
			11 - 20	50 - 59	\$574.00	
			21 - 30	60 - 69	\$1,369.00	
			31 - 35	70 - 74	\$2,724.00	
Female	40	Non-Smoker	1 - 10	40 - 49	\$214.00	\$19.26
			11 - 20	50 - 59	\$359.00	
			21 - 30	60 - 69	\$883.00	
			31 - 35	70 - 74	\$2,059.99	

Table 14.a is continued on the next page....

¹Information provided by Fred Koocher of Boghosian & Associates, Personal & Corporate Financial Planning Services, Hamilton. Group policies offered through North American Life and other insurance companies are less expensive.

²Includes cost of "Renewable and Convertible Rider".

³If monthly payments are preferred.

**TABLE 14.a: SAMPLE ANNUAL COSTS OF "TERM LIFE" INSURANCE
FOR VARIOUS INDIVIDUALS**
Continued from previous page

SEX	AGE	SMOKER/ NON- SMOKER	POLICY YEARS	CLIENT AGES	ANNUAL PREMIUM**	PRE-AUTHORIZED CHEQUING INITIAL PREMIUM*
Male	20	Smoker	1 - 10	20 - 29	\$224.00	\$20.16
			11 - 21	30 - 39	\$229.00	
			21 - 30	40 - 49	\$419.00	
			31 - 40	50 - 59	\$984.00	
			41 - 50	60 - 69	\$1,912.00	
			51 - 65	70 - 74	\$4,311.00	
Male	20	Non- Smoker	1 - 10	20 - 29	\$182.00	\$16.38
			11 - 21	30 - 39	\$180.00	
			21 - 30	40 - 49	\$269.00	
			31 - 40	50 - 59	\$844.00	
			41 - 50	60 - 69	\$1,232.00	
			51 - 65	70 - 74	\$3,287.00	
Male	40	Smoker	1 - 10	40 - 49	\$419.00	\$31.71
			11 - 21	50 - 59	\$984.00	
			21 - 30	60 - 69	\$1,912.00	
			31 - 40	70 - 74	\$4,311.00	
Male	40	Non- Smoker	1 - 10	40 - 49	\$269.00	\$23.51
			11 - 21	50 - 59	\$544.00	
			21 - 30	60 - 69	\$1,232.00	
			31 - 40	70 - 74	\$3,287.00	

* If monthly payments are preferred

Table 14.a illustrates sample costs of the "Future Term 10 Plan" which features: guaranteed premiums; level death benefit; 10 year term insurance, renewable before age 75; and convertible any time before age 68. To apply for these benefits, the following are required: application completed in full; client interview or inspection report (arranged by North American Life head office); blood profile analysis; initial premium for P.A.C. (P.A.C. card and sample cheque). Depending on the case, additional requirement may be needed.

Life insurance premium rates vary with the type of policy and the age and sex of the insured at the time of purchase. Insurance costs are lower if premiums are paid annually or semi-annually rather than monthly. In addition, smokers and individuals who indicate that they are at high risk may pay higher premiums or be considered "uninsurable" by some insurance companies.

Individuals may purchase life insurance privately or through employer-sponsored or other group insurance plans. Group plans may offer more thorough coverage, fewer admissibility requirements, and lower premium rates than individuals can negotiate on an individual basis.

The insurance costs provided in Table 14.b are intended to be used as *general indicators only* of what the costs may be. This information was provided by Boghosian & Associates in Hamilton and gives "Classic Life" insurance premium costs through the North American Life insurance company for individuals who are not enrolled in a group plan. Under this plan, benefits accrue and the policy can be cashed in after a certain number of years. Cash value varies depending on the actual plan chosen, the method of payment, the year of cash surrender, etc. Users of this Guide are encouraged to obtain price quotes and estimated cash values relevant to their own situations from professional insurance brokers.

**TABLE 14.b: SAMPLE ANNUAL COSTS OF "CLASSIC LIFE" INSURANCE
FOR VARIOUS INDIVIDUALS**

SEX	AGE	SMOKER/NON-SMOKER	ANNUAL RATE	PRE-AUTHORIZED CHEQUING INITIAL PREMIUM*
Female	20	Smoker	\$221.00	\$19.89
Female	20	Non-Smoker	\$211.30	\$19.02
Female	40	Smoker	\$338.90	\$30.50
Female	40	Non-Smoker	\$329.60	\$29.66
Male	20	Smoker	\$246.20	\$22.16
Male	20	Non-Smoker	\$211.30	\$19.02
Male	40	Smoker	\$424.40	\$38.20
Male	40	Non-Smoker	\$329.60	\$29.66

*If monthly payments are preferred.

Other sources of death benefits

Provincial medical and hospital plans now cover many items that were once the insured person's estate's responsibility and a matter of life insurance coverage.

In addition, the Canada Pension Plan (C.P.P.), upon the death of a contributor who has met certain minimum contributory requirements, now pays a lump sum death benefit equal to the lesser of up to 6 times the contributor's monthly retirement pension or 10% of the year's maximum pensionable earnings for the year the death occurs. Furthermore, the amount a surviving spouse receives is related to the amount of your actual or imputed retirement pension that is based on your Canada Pension Plan pensionable earnings.

If the surviving spouse is age 65 or older, the survivor benefit will be equal to 60% of your calculated retirement pension. If the surviving spouse is age 45 to 65 at the time of your death, the benefit will be a flat-rate portion plus 37.5% of your retirement benefit. The same benefit would be paid if your surviving spouse were under age 45 and disabled or under age 45 and raising a dependent child. If your surviving spouse is under age 45, is not disabled and has no dependent children, the benefit will be reduced by 1/120th for each month he/she is under age 45 at the time of your death. A surviving spouse under age 35 who is not disabled, has no dependent children and does not subsequently become disabled, will not be entitled to receive a disability or a retirement pension on his/her own behalf until the surviving spouse reaches age 65. See Health and Welfare Canada (1992), Your Canada Pension Plan: Survivor Benefits for more information.

The CPP lump-sum death benefit can be paid to a person who is legally responsible for administering the estate of the deceased contributor. If there is no estate, the person responsible for funeral expenses, or the surviving spouse, or the next of kin may apply for the lump-sum benefit.

The Canada Pension Plan payments quoted above represent *maximum* payments in 1995. They are not necessarily the amounts that persons would receive upon the death of a contributor, as each case is individually assessed.

Special considerations

Individuals who decide to purchase life insurance or who are depending on the Canada Pension Plan or other insurance plans to provide financial benefits to other household members upon their death should carefully inspect the policies to make sure that they understand the conditions under which death benefits will be paid. For example, homosexual couples should ensure that their relationship is recognized by the insuring company and spousal benefits will be made available to the surviving member of the couple upon the insured's death. The benefits to children or other dependents in these households should also be understood.

Another consideration may be whether the policy allows the insured person to collect a portion of the insured amount prior to death if a terminal illness is diagnosed.

These are only two examples of the considerations that may affect the adequacy of a life insurance plan for a particular household. Readers of this Guide are encouraged to discuss their own situations with professional insurance brokers/financial planners to obtain the plan best suited to their needs.

14.4 TENANT INSURANCE

Tenant insurance is available to apartment renters but is not mandatory. A majority of renters do, however, obtain tenant insurance. The minimum coverage recommended by most brokers is \$15,000 and includes coverage against theft, vandalism and fire. Also included is \$500,000 liability insurance. Liability insurance refers to the coverage that protects the apartment renter in the event that a lawsuit is brought against the tenant for injury sustained by someone else in the tenant's home.

The average cost per year, based on a survey of local insurance companies in 1995 is \$168.00 per year.

14.5 HOMEOWNER INSURANCE

Household insurance is similar to tenant insurance in that it provides coverage for the homeowner from theft, vandalism, fire, flooding and other eventualities. In addition, \$1,000,000 in liability coverage is generally recommended as part of the insurance package. Homeowner insurance provides coverage against the costs of rebuilding all, some or part of the structures on the property, depending on the comprehensiveness of the insurance policy.

The cost of homeowner insurance varies greatly depending on the amount of coverage sought, the condition of the property and building(s), the location of the property, the value of the contents of the building(s), and numerous other factors. Because of this great variability, as well as significant differences in costs offered by different insurance companies, users of this Guide are encouraged to obtain quotes relevant to their own situations from professional insurance brokers.

Your cost for homeowner insurance and various insurances associated with a mortgage should be included in your budget Worksheet in section "3.0 Housing".

BUDGET WORKSHEET FOR SECTION 14.0 INSURANCE

IN ALL CALCULATIONS, USE ANNUAL COSTS

Fill in all the figures that apply to your household (not all may apply):

LIFE INSURANCE (include costs for all household members covered under the plan):

\$ _____

TENANT INSURANCE*:

\$ _____

*Homeowner insurance and various insurances related to mortgages are considered in section “3.0 Housing”.

GUIDE FOR HOUSEHOLD BUDGETING 1995

SECTION 15.0

OTHER HOUSEHOLD COSTS: INCOME TAX IMPLICATIONS

1995 SPRC GUIDE FOR HOUSEHOLD BUDGETING

**SECTION 15.0 OTHER HOUSEHOLD COSTS; INCOME TAX
IMPLICATIONS**

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15.0 OTHER HOUSEHOLD COSTS; INCOME TAX IMPLICATIONS

A number of miscellaneous expenses may be incurred by your household. Some of these are discussed in this section of the 1995 SPRC Guide.

15.1 IN GENERAL

A number of costs that are reflected in your household budget may be offset wholly or in part by provisions in the Federal Income Tax Act. Although you are reminded to subtract any credits or rebates from the expenses you list in your annual budget, you should also keep in mind that **the full cost of your expenses must be borne by you and your household before you become eligible for these credits and rebates. That is, you should have available the full amount of money that is required for your household expenses as they are incurred**, as the income tax credits or rebates for a given year are not realized usually until the end of the Federal fiscal year (i.e., after April 29th of the year following the calendar year in which your income tax credits or rebates were accumulated).

Financial and budgeting assistance

If you are entitled to an income tax rebate and are in need of cash quickly, some services will give you "on the spot" cash after filling out your income tax return; however, these services always retain a percentage of the rebate you are expecting.

A number of Federal, Provincial and Regional programs are in place that may help offset major or recurring costs that are incurred by your household. Your local government representatives can provide you with information about any programs that may be of benefit to your household.

If you are finding it difficult to live within your income, it may be helpful to consult with the Catholic Family Services of Hamilton-Wentworth at (905) 527-3823 or Family Service of Hamilton-Wentworth at (905) 523-5640 for assistance with budgeting and credit counselling. The Community Information Service at (905) 528-0104 can direct you to other local programs that may focus on specific areas in which you may require assistance.

15.2 SAVINGS

"Savings" refers to the amount of money that is set aside, usually on a regular basis, to provide funds for planned future purchases and expenses that go beyond the regular household costs, such as vacations, a computer system, etc. Savings can also be used to cover unexpected costs. The "savings" referred to in this section are those beyond the money that is included in various sections of the 1995 SPRC Guide as costs that are pro-rated over the expected lifespan of specific budget items.

Savings can be kept in simple savings accounts or invested in higher-return investment vehicles such as Guaranteed Income Certificates (GIC's), bonds, stocks, futures, etc.

When calculating the amount of money that you plan to put into a "savings" category, be sure to consider the interest that is earned from this money, as well as any income tax credits that may apply to specific types of investments.

15.3 CONTINGENCY FUND

A "Contingency Fund" refers to money that is set aside to provide a "cushion" against potential reduced income or loss of income in the future. Financial planners suggest that, in general, the equivalent of 3 to 6 month's take-home salary should be set aside in a contingency fund if there are two or more income earners in a household, and the equivalent of 6 to 12 month's take-home salary set aside if there is only one income earner in a family.

Again, the money set aside as a contingency fund can be invested in a number of ways. However, it is important to make sure that this money is quickly accessible so that you will be able to get it when you need it. "Locking in" to shorter-term investments (e.g., where you can access money within 1 to 3 months of becoming under- or unemployed, without penalty) is recommended for this purpose.

15.4 SUPPORT AND ALIMONY PAYMENTS

If you make support or alimony payments, the monthly cost should be included in your household budget. However, when calculating your annual costs, be sure to subtract any credits you receive against your income tax as compensation for these costs.

If you receive support or alimony payments, be sure to include the cost of income tax that you are required to pay on this income as a cost in your annual budget.

15.5 COST OF CREDIT AND LOAN CARRYING CHARGES

If you carry a balance on any credit cards, be sure to include the principal and interest costs in your annual household budget.

If you are repaying personal loans, include the cost of monthly payments for principal and interest in your annual budget.

If you are repaying personal loans or mortgages that were assumed for business purposes or to help generate an income, be sure to subtract any income tax credits from the interest charges before you include the interest amount in your annual budget.

15.6 COSTS ASSOCIATED WITH OCCUPATIONAL OR BUSINESS EXPENSES

If you have costs related to your occupation, such as insurance costs, union dues, uniform expenses, etc., be sure to include these in your annual budget. Any credits against your income tax should be subtracted in your annual budget.

15.7 PROPERTY AND SALES TAX CREDITS

Individuals do not necessarily need to have an employment or investment income in order to benefit from some of the tax credits and rebates available. Persons who rent or own their homes can apply for property tax credits under certain conditions. Persons who have a low income or no income other than that from government assistance programs can apply for rebates to offset the cost of the Goods and Services Tax

**BUDGET WORKSHEET FOR SECTION 15.0 OTHER HOUSEHOLD COSTS;
INCOME TAX IMPLICATIONS**

IN ALL CALCULATIONS, USE ANNUAL COSTS

Savings: \$_____

Contingency fund: \$_____

Support and alimony payments: \$_____

Cost of credit and loan carrying charges: \$_____

Costs associated with occupational or business expenses: \$_____

Property and sales tax credits: \$_____

**TOTAL OTHER HOUSEHOLD COSTS; INCOME
TAX IMPLICATIONS: \$_____**

